

URBAN REDEVELOPMENT WITHOUT DISPLACEMENT:
INVESTIGATING THE GENTRIFICATION OF THE FOUNTAIN SQUARE
NEIGHBORHOOD IN INDIANAPOLIS, INDIANA

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ABSTRACT

RESEARCH PAPER: Urban Redevelopment without Displacement: Investigating the

Gentrification of the Fountain Square Neighborhood in Indianapolis, Indiana

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Urban redevelopment, revitalization, renewal and gentrification are all terms used to define reinvestment and middle class invasion into once abandoned, and disinvested communities.

While many of these terms mostly highlight the positive transformation that is brought by this reinvestment and reinvasion, the term gentrification also highlights the accompanying negative changes that are brought onto some of these communities' low-income residents. Gentrification is defined as the economic transformation of low-income disinvested communities into middle and high-income communities resulting in the displacement of low-income residents (Lees, Slater, and Wyly, 2010). After more than three decades of disinvestment, the Indianapolis neighborhood of Fountain Square is currently experiencing a sudden flow of reinvestment and redevelopment, placing many of its low-income residents at risk for displacement. Can low-income disinvested communities, such as Fountain Square, experience redevelopment that does not result in the displacement of low-income residents? If yes, how? This paper investigates the possibility and means to redevelop disinvested communities, such as the Fountain Square neighborhood, without causing displacement of low-income residents.

TABLE OF CONTENTS

| | |
|---|-----|
| ACKNOWLEDGMENTS | i |
| ABSTRACT | ii |
| TABLE OF CONTENTS | iii |
| LIST OF TABLES AND FIGURES | v |
| | |
| I. Introduction | 1 |
| A. Methods | 4 |
| B. Organization | 5 |
| | |
| II. Literature review | 6 |
| A. Definition of Gentrification and Displacement | 6 |
| B. History and Development of Gentrification in the USA | 8 |
| C. Alternate Explanations for Gentrification | 10 |
| 1. Demographic-Ecological Explanation | 10 |
| 2. Sociocultural and Community Networks Explanations | 11 |
| 3. Political-Economic Explanation | 12 |
| 4. Social Movements Explanation | 17 |
| D. Resisting Gentrification and Displacement | 18 |
| E. Summary and Conclusion of Literature Review | 21 |
| | |
| III. The Fountain Square Neighborhood of Indianapolis, IN | 24 |
| A. Geographic Description | 24 |
| B. History of Fountain Square | 25 |
| 1. Fountain Square in the 1900s | 26 |
| 2. Fountain Square Community Redevelopment Efforts | 28 |
| C. Fountain Square Today | 35 |

| | | |
|-----|--|----|
| D. | Gentrification in Fountain Square | 38 |
| 1. | Devalorization | 38 |
| 2. | Rent-Gap and Displacement | 39 |
| E. | Analysis and Classification of Gentrification in Fountain Square | 43 |
| 1. | Susceptibility Analysis | 44 |
| 2. | Analysis of Demographic Changes | 45 |
| 3. | Analysis of Housing Market Changes | 46 |
| F. | Conclusion to Case Study | 47 |
| IV. | Preventing Displacement in Fountain Square | 48 |
| A. | Development of Causa Justa::Just Cause (2014) Policies and Practices | 48 |
| B. | Six Principles for Preventing Displacement | 49 |
| C. | Analysis of Relevant Policies and Practices at Fountain Square | 51 |
| 1. | Evaluation of Relevant Policies and Practices in Fountain Square | 52 |
| 2. | Relevant Policies and Practices in Fountain Square | 54 |
| D. | Conclusion to Analysis of Policies and Practices | 60 |
| V. | Final Conclusion | 61 |
| VI. | References | 67 |

LIST OF TABLES AND FIGURES

Figures

| | |
|--|--------|
| Figure 1: Fountain Square Area Map | 25 |
| Figure 2: Aerial Views of Fountain Square from the 1940s to the late 1970s | 27- 28 |
| Figure 3: Historic Prevention in Fountain Square | 29 |
| Figure 4: Cultural Trail Map | 34 |
| Figure 5: Household Incomes at Fountain Square with Poverty Line | 35 |
| Figure 6: Educational Attainment and Employment by Occupation Comparison | 36 |
| Figure 7: Changes in Household Units by Type from 2000 to 2015 | 37 |

Tables

| | |
|---|----|
| Table 1: Fountain Square Assessed Values vs. Listing Prices | 42 |
| Table 2: Fountain Square Susceptibility Analysis | 44 |
| Table 3: Fountain Square Analysis of Demographic Changes (2000 to 2015) | 45 |
| Table 4: Fountain Square Analysis of Housing Market Changes | 46 |
| Table 5: Neighborhood Typologies Definitions | 47 |
| Table 6: Evaluation of Relevant Policies and Practices in Fountain Square | 52 |

Introduction

The Fountain Square neighborhood in Indianapolis experienced more than three decades of decline, disinvestment and devalorization that began around the 1960s and 70s with the planning and construction of the Indianapolis I-65/70 inner city loop. Since the 1970s community organizations such as the Southeast Neighborhood Development (SEND), Fountain Square Merchants Association (FSMA) and the Southeast Multi-Service Center (SESC) have made countless efforts to redevelop and bring reinvestment in the neighborhood (The Polis Center, 2002). However SEND, SESC and FSMA's small and scattered redevelopment efforts in Fountain Square have not been able to influence the community-wide revitalization and reinvestment that they and the neighborhood's residents desire for the neighborhood. In recent years, since the completion of the Indianapolis Cultural Trail in 2013, there has been a resurgence of investment and redevelopment in Fountain Square.

This sudden reinvestment and revitalization has brought two opposing effects on the neighborhood. First, this once economically disinvested neighborhood is experiencing the community-wide reinvestment and redevelopment that its residents and community organizations have been trying to attain for over three decades. In turn, this reinvestment and redevelopment has resulted in an influx of new middle class residents and housing market changes that have begun causing the displacement of some longtime and low-income residents who can no longer afford the rising prices in their changing community. This process of reinvestment, redevelopment, and middle class invasion coupled with the displacement of longtime low-income residents is gentrification.

The term gentrification was coined in 1964 by sociologist Ruth Glass to define middle class neighborhoods in the UK that developed through the displacement of the working class out

of their neighborhoods (Glass, 1964). Since it was coined, the phenomenon and the definition of gentrification have changed (Lees, Slater and Wyly, 2010) and many scholars and theorists have debated over the various existing explanations for its occurrence. In their 1984 publication John Palen and Bruce London edited a compilation of literature on gentrification and displacement. This compilation offers the following alternate explanations for gentrification: the demographic-ecological explanation, sociocultural explanation, community-network explanation, political-economic explanation, and social movements explanation. The most prominent in Palen and London's (1984) alternate explanations is the Marxist, political-economic explanation by Neil Smith and Michele LeFaivre. Smith and LeFaivre (1984) discuss and explain two processes devalorization and rent gap, originally developed by Smith (1979) to explain gentrification. Smith's rent-gap theory emphasizes the large role that the economically and politically powerful play in causing gentrification, which differs from the traditional economic and sociocultural explanations that emphasize the role of consumer preferences in causing gentrification (Smith 1979). Additional to the dissuasion of gentrification and displacement is *The Gentrification reader* (Lees, Slater, and Wyly, 2010), which presents various literatures that trace the history of defining, explaining, and classifying stages of gentrification from the 20th to the 21st century.

Freeman (2006) surmises that residents of disinvested communities are happy to see the redevelopment, reinvestment, and revitalization, but live in constant fear of displacement as a result of the social and economic changes caused by these in their communities. These communities and their supporting organizations such as the AARP Livable Communities (2014) raise the following question: Is it possible to redevelop, reinvest and revitalize disinvested neighborhoods without displacing their longtime and low-income residents? In responding to this question, various "relatively powerless residents attempt to gain power by forming organizations

to preserve existing lifestyles and prevent “elite” intrusions into their space” (Palen and London, 1984, p. 22). These organizations are created to resist gentrification and prevent displacement in redeveloping neighborhoods. One such organization is PolicyLink, a national research and action institute that is committed to researching and creating tools to helping disinvested communities attain equitable development (Policy Link, 2014). Another more grassroots organization is Causa Justa::Just Cause, a San Francisco and Oakland Bay Area organization committed to finding a remedy and advancing policies and practices to help develop theirs and other communities while preventing and protecting against displacement.

In an interview, Bradley Keen the office manager at Southeast Community Development (SEND) discussed the organization’s efforts to help low-income homeowners in repairing their homes in order to avoid developer ploys to force them out and buy out their homes in preparation for gentrification (personal communication, August 19, 2015). In dealing with this and other similar displacement related issues Fountain Square community organizations such as SEND, FSMA, and the SESC are posing the question: How can the disinvested community of Fountain Square be redeveloped and revitalized without the displacement of its vulnerable longtime and low-income residents?

This project is an investigation of gentrification and displacement in the Fountain Square neighborhood of Indianapolis, based on an understanding of existing knowledge on both. This project also investigates tools, policies and practices that other communities and organizations have used in an attempt to prevent against gentrification-induced displacement. These investigations were done to understand the gentrification and displacement in Fountain Square and find tools, policies and practices that could be applied to attain equitable development in the neighborhood. This investigation was accomplished by conducting a review of literature on

gentrification, displacement, and displacement prevention; an analysis of Fountain Square's demographic and housing data; and an analysis and evaluation of displacement prevention policies and practices that can be applied to Fountain Square.

Methods

First, I conducted a literary study to map out the definition, history, and different explanations for gentrification and displacement in USA. Second, after gaining a substantive understanding of gentrification and displacement, I investigated their existence within the study area neighborhood of Fountain Square in Indianapolis through research of historic and current accounts of the neighborhood. Third, I visited the neighborhood and interviewed a community leader at SEND. Fourth, I analyzed and classified gentrification in Fountain Square using a method similar to one developed by Lisa K Bates in her 2013 study of Portland. Bates' (2013) method classifies the stages of gentrification using demographic and housing data to analyze the susceptibility of a community to gentrification, and demographic and housing market changes that highlight gentrification.

In order to classify the stage of gentrification in Fountain Square, Marion County, the county in which Fountain Square is located, was used as the reference economy. Comparing Fountain Square and Marion County's minority vs. white population, owner vs. renter households, literacy levels for population above 25, and median household incomes, susceptibility and demographic changes were analyzed. Housing market changes were analyzed by comparing Fountain Square and Marion County's 2015 home values, home value rates of change from 2000 to 2015, and the current 2016 rates of appreciation.

Finally, I created an evaluation to identify policies and practices that would be relevant and most likely applicable to preventing displacement in Fountain Square. The analysis

evaluated the relevance of 25 displacement prevention policies and practices suggested by Causa Justa::Just Cause (2014) in their publication on resisting gentrification by asking the following questions:

1. Does the policy or practice's implementation stage match with the stage of gentrification in Fountain Square?
2. Does the policy or practice address a problem or issue that exists in Fountain Square?
3. Does the policy or practice match with any policies or practices suggested in the Southeast Neighborhood Quality of Life Plan

Employing the methods listed above I discovered that the Fountain Square neighborhood is indeed experiencing an early stage of gentrification and that changes in policies and practices could prevent the displacement of its low-income residents in the face redevelopment. I also discovered that 13 of the 25 policies and practices suggested by Causa Justa::Just Cause (2014) are relevant to the possible prevention of displacement in Fountain Square.

Organization

This research paper is organized in three main parts. The first section is a review of gentrification and displacement literature, which provides an understanding of the subjects and ways to resist both through equitable development. The second section is focused on the neighborhood of Fountain Square in Indianapolis. This section traces gentrification and displacement within the historic and current accounts of the neighborhood. It also provides an analysis of demographic and housing economic data to verify the existence of gentrification and displacement within Fountain Square. The third section provides an evaluation of 25 displacement prevention policies and practices suggested by Causa Justa::Just Cause (2014) and an assessment of the applicability of the suggested policies and practices in Fountain Square. Finally, the paper concludes with a culmination of the discoveries made about gentrification and the prevention of displacement in the Fountain Square Neighborhood.

Literature Review

Defining Gentrification and Displacement

In 1964 sociologist Ruth Glass coined the term gentrification to define middle class neighborhoods that resulted from the working class's displacement out of their neighborhoods in the UK. Glass (1964) states,

One by one many of the working class quarters of London have been invaded by the middle class--upper and lower. Shabby modest mews and cottages--two rooms up and two down--have been taken over, when their leases have expired, and have become elegant, expensive residences. (p. xvii)

The term gentrification takes its roots from the word gentry, which according the Oxford Dictionary (2003) means, "people of good social position, specifically (in the UK) the class of people next below the nobility in position and birth". The American equivalent to the British gentry is the middle class. In its simplest form the verb, to gentrify means to improve or renovate something (especially a housing or district) to conform to middle class tastes (Oxford Dictionary, 2003). Therefore, when viewed from a housing development standpoint gentrification can be defined as the conversion of lower class housing communities into housing communities for the middle class. However, gentrification does not only describe and define the physical changes of a housing community, it also describes the social and economic changes of a housing community. Smith and LeFaivre (1984) state, "Gentrification is not just a physical process, it is a social one, involving the movement of people and the movement of capital" (p. 44).

Along with physical changes to a community gentrification also brings economic and social changes that are drastically different to the conditions in the community prior to gentrification. In her explanation of gentrification in the UK Glass (1964) further states,

Nowadays, many of these houses are being subdivided into costly flats or 'house lets'. The current social status and value of such dwellings are frequently inverse relation to

their status, and in any case enormously inflated by comparison with the previous levels in the neighborhood. (p. xvii)

This enormous inflation in former working class neighborhood values was partly responsible for facilitated the displacement of working class residents, who could no longer afford to live in the newly gentrified neighborhoods. The above discussion of gentrification makes it evident that displacement is an inevitable part of gentrification.

Displacement in the case of gentrification is the “forced involuntary dislocation of needy households” (Palen & London, 1984, p. 12) such as low-income residents, from their homes and communities in response to the social and economic changes within the community. This definition identifies two forms of displacement, forceful and involuntary. Forceful displacement of low-income or working class residents from their environment happens during the conversion of a neighborhood. In discussing the situation of displacement in New York between 1999 and 2002, Lees, Slater, and Wyly (2008) state that landlord harassment, no fault evictions, and construction of highways are forms of forceful displacement. Involuntary displacement of low-income or working class residents from their environment happen as a result of economic changes that are caused by the transformation in the neighborhood. Examples of these economic changes include rising rents, rising property tax assessments, and the conversion of rental housing into owner occupied homes and condominiums (Causa Justa::Just Cause, 2014).

In further discussing the economic impact of displacement on low or working class residents Smith and LeFaivre (1984, p. 58) state that “displacement from the neighborhood is paralleled with displacement from work (unemployment) and rising rents are parallel with relatively low wages.” Gentrification-induced displacement has a large and negative impact on the lives of low-income or working class residents in transforming neighborhoods.

Gentrification in working class or low-income neighborhood often has two results: the redevelopment and revitalization of communities and the displacement of lower or working class residents out of the redeveloping communities (Kennedy and Leonard, 2001). In interviews with residents of the gentrifying communities of Clinton Hill and Harlem in New York, Freeman (2006) discovered that even though low-income residents fear the possibility of being displaced in the near future many appreciated the positive changes that came along with gentrification. Freeman (2006, p. 61) states, “many residents appreciated the improvements in amenities and services.” It is evident that the desires of low-income residents in disinvested communities are to see revitalization and better quality of life, without the anxiety and worry of displacement. This begs the question: Is it possible to redevelop and revitalize disinvested communities without displacing their longtime and low-income residents? Addressing this issue requires an understanding of the history and development of gentrification in the USA as well as an understanding the alternate explanations of gentrification.

History and Development of Gentrification in the USA

The story of classic 20th century gentrification in the USA began in the late 1940s and early 50s with the 1949 Housing Act. Title 1 of the 1949 Housing Act was focused on the urban renewal program whose goals were to “eliminate substandard housing, construct adequate housing, reduce de facto segregation, and revitalize city economies”(“Urban Redevelopment", 2003). Through the act, the government provided developers with tax abatement and other incentives for the construction of public housing for the poor. Also, in the spirit of redeveloping the country’s cities and providing housing for all, land was cleared and “sold to real estate developers at below-market prices” by local governments (“Urban Redevelopment", 2003).

Some public housing and inner city redevelopments were made, but developers soon lost incentive to supply housing for the poor as it became more profitable to expand housing for middle and upper income layers (Freeman, 1996). The 1949 Housing Act therefore provided the cheap land, capital investment, and loan financing that laid a path to suburbanization.

Developments such as Levitt and Sons' Levittown also contributed to suburbanization through models such as mass production of housing (Galyean, 2015). In the 1950s, suburbanization spread as developers produced more and more housing to accommodate the increase in population that resulted from soldiers returning home from WWII and commencing the baby boom.

Also fueling suburbanization was the construction of interstate highways through funding from the highway Act of 1956. Though the initial purpose of the highway was to increase military mobility in future wars, the automobile industry took advantage of the peacetime use of the highway by introducing the family automobile. The continued construction of highways in later decades eventually became another form of displacement as many lower class urban neighborhoods were destroyed to make way for the middleclass family automobile. Highways, automobiles and the increasing supply of suburban housing allowed the middle class to escape crowded, dirty urban areas to live in open air suburban housing (Palen and London, 1984).

Racism and segregation also played a large role in white middle class flight out of urban areas into the suburbs. Suburbanization lasted well into the late 1960s and 1970s and many urban housing communities were left in deterioration from the focus of investment capital in suburban housing (Smith, 1979). The residents that remained in urban housing communities were usually minority low-income or working class people who did not have the social, economic or political support to escape to the suburbs. The injustices against minorities such as the lack of social,

economic or political support within urban neighborhoods contributed to the Civil Right Movement, which eventually led to the Civil Rights Act of 1964. After legislations such as the Civil Right Act of 1964 and the Housing and Community Development Act of 1974 there was a change of sentiment as the middle class and capital investment began a return into the urban areas of American cities (Palen and London, 1984).

Alternative explanations for Gentrification

Palen and London (1984) use different gentrification and displacement literature from different scholars focused on the subject to investigative alternative explanations for urban reinvasion.

They present five alternative explanations for urban reinvasion, which are: Demographic-Ecological, Sociocultural, Community-Network, Political-Economic and Social Movements.

Palen and London (1984) preferred to use the phrase urban reinvasion in discussing the alternative explanations for gentrification because they surmise that it is the least politicized term in all the terms used to define the phenomenon. They state,

Reinvasion does imply that in a rather unanticipated reversal of common patterns, upper-status groups are replacing lower status groups in inner city areas and, in so doing they are (in a sense) reclaiming the territory they once held prior to its deterioration [as a result of suburbanization]. (p. 9)

Demographic-Ecological Explanation

According to Palen and London (1984) the demographic-ecological explanation emphasizes the variables of ‘the ecological complex’: population, social organization, environment and technology. Along with “the ecological complex” this explanation relies on basic demographic processes and changes as contributors to urban reinvasion. They state that one ecological-demographic factor that influenced reinvasion was the coming of age of the baby boomer

generation. As the large baby boomer generation came to age they placed “tremendous demands on the housing supply” (Palen & London, 1984, p. 15). In response to the baby boomers’ increased demand on housing, developers moved to recycle inner city neighborhoods.

Palen and London (1984). Also state that the increase of women in the labor force and improvements of contraceptive methods increased the marriage age and delayed starting families, leaving a number of baby boomers free, unattached and ready to recycle the city. Baby boomers were able to recycle the city because unlike their parents who were concerned with finding homes within neighborhoods that could benefit the family, they were more concerned with finding accommodations that was in close proximity to their jobs in the city. The more ecological side of the explanation of middle class reinvasion focuses on the increase of white-collar jobs and decrease in blue-collar jobs. This argument emphasizes that the decentralization of industrial work and the conversion of city centers into Central Business districts (CBD) influenced middle class reinvasion. Many of the middle class baby boomers were more skilled in white-collar profession and therefore invaded the city to fill-in white-collar jobs and live in close proximity of the CBD (Palen & London, 1984)

From the above it can be surmised that the first gentrifiers were mostly likely impressionable young adults from middle class families who did not have enough income to afford housing in middle class suburban neighborhoods but were willing to renovate and start their lives in affordable urban neighborhoods that were in close proximity to work. Gale (1979) identifies the gentrifier household as most typically childless and comprised of one or two white college educated adults in their late twenties or thirties who are most likely professionals.

Sociocultural and Community Networks Explanations

According to Irving Allen (1984) middle class reinvasion resulted from changing American community ideologies. One part of the sociocultural explanation focuses on how changes in values, attitudes, ideas, beliefs, and choices influenced the baby boomer invasion of the city. Social changes such as integration through the Civil Rights Act of 1964 allowed middle class baby boomers to create more pro-urban values of cultural diversity and pluralism. Moving into inner city neighborhoods and living next door to a diversity of people became a manifestation of the middle class changing attitudes and values in society. The other part of this explanation focuses on the baby boomers' strive to preserve the America values. Williams, (1970) states that reinvasion and the restoration of the buildings and houses can be seen as a way to preserve and reinstate the values that were lost during the suburban migration.

According to Allen (1984) the community network explanation is more sociological and focuses on the creation of communities in redeveloping and revitalizing areas. According to this explanation people settle in areas where there are other people who share similar values as them. When one settles in an area where there are no people who share similar values they attempt to change their environment to make it inviting to others with similar values. In this case reinvasion is a result of the first gentrifiers' ability to influence redevelopment and revitalization that made their new environment inviting to other gentrifiers with whom they could connect and form community networks based on shared values (Palen and London, 1984)

Political-Economic Explanation

According to Palen and London (1984) there are two separate approaches to the political-economic explanation of middle class urban reinvasion, the traditional approach and the Marxist approach; also referred to as the consumer side and the supply side of the housing market (Lees,

Slater and Wyly, 2010). Lees, Slater and Wyly (2010) highlight the debate between Neil Smith (1979) and David Ley (1983) who adopt different sides of the political-economic explanation. Ley (1983) argues that gentrification results from changes in societal needs and consumer demands on the housing market. Ley (1978, p. 11) states, “the values of consumption rather than production guide central city land use decisions.” Smith (1979) argues that gentrification results from a gap between the actual economic return from a certain urban building’s current use and the potential higher economic return from the same building under a different use; this is also known as the rent gap.

Consumer side/The Traditional Economic Approach

The traditional economic approach focuses on consumer demands on the housing market, market efficiency, and competition to explain middle class reinvasion. Moderate housing costs, racism, and the availability of the family automobile influenced more white flight that eventually placed a higher demand on suburban housing that developers could not supply. This high suburban housing demand resulted in scarcity of cheap suburban land, which eventually led to suburban housing scarcity and increased housing costs. Ley (1986) states that,

As new housing stock in the suburbs inflated rapidly in price through the 1970s, and a mortgage interest rates compounded affordability problems, households turned to their second choice - either smaller and cheaper new central city apartments or renovated older single family or row housing in the inner city. (p. 523)

To provide cheaper housing, developers resolved this conundrum by reinvesting in disinvested low-income urban areas where there were plenty of cheap building shells to redevelop and meet the housing demand (Palen and London, 1984). Also supporting urban reinvasion and reinvestment were changes in policies and laws such as antidiscrimination and desegregation laws and the Community Development Act of 1974, which allowed developer and gentrifiers alike to see urban city centers as viable, developable, and habitable areas.

Supply Side/Marxist Approach

Proponents of the Marxist approach such as Smith and LeFaivre (1984) believe that urban reinvasion is not led by consumer demands or changing values, but by the supply side which is represented by powerful interest groups who have influence on policies and capital. These powerful interest groups have much to gain from reinvesting capital in urban centers (Smith, 1979). Smith and LeFaivre (1984) explain middle class urban reinvasion using two processes: the devalorization cycle and the rent-gap theory.

Devalorization Cycle

Smith and LeFaivre (1984) define devalorization as the “systematic decrease in the capitalized ground rent, reflected in low housing rents in the area and relatively lower selling prices for structures” (p. 50). They (ibid) also identify five stages of the devalorization cycle:

1. **New construction:** This stage represents the creation of new homes in urban neighborhoods and their first cycle of use.
2. **Transition to landlord control:** Many of the homes created in the new construction phase are owner occupied homes. These homes are either passed down from generation to generation or acquire different owners throughout a neighborhood’s life cycle. The transition stage begins when the houses in an urban neighborhood begin to age and require major structural repairs. At this stage some homeowners decide to move elsewhere rather than incur the cost of repair; instead they sell their homes to aspiring homeowners or landlords who are willing to repair and resell or rent the homes. The most likely use of these houses by landlord is to provide rental housing, which is more profitable. However, the increased rental use of houses in urban neighborhoods led to

rapid deterioration of the housing stock in the 50s and 60s since renters were less likely to maintain a home in the same way that homeowners maintain their own homes.

3. **Blockbusting:** Blockbusting describes a situation where instead of the homeowners voluntarily selling their homes they are coerced into the decision by real-estate agents and developers. Blockbusting is a ploy developed by real-estate agents in the 1960s. Paul Knox and Steven Pinch (2010) define blockbusting as the introduction of “black families to a white neighborhood in the hopes that whites will sell up quickly at deflating prices, allowing the agents to buy houses and then resell them to incoming black families at much higher prices” (p. 140). This left many inner city neighborhoods predominately populated by minority, low-income, and working class people.
4. **Redlining:** This stage represents the consequential reaction of financial institutions to changes in inner city neighborhoods’ racial and social composition (Knox and Pinch, 2010). Financial institutions marked off failing and deteriorating neighborhoods and refused to invest repair or rehabilitation funds for these neighborhoods. Redlining was also racially motivated, as financial institutions refused to invest capital in predominantly minority neighborhoods.
5. **Abandonment:** Without capital investment and committed homeowners, inner city urban neighborhoods were left with many unrepaired and deteriorated houses. Homeowners in deteriorating neighborhoods attempted to sell their homes and move to the suburban greener pastures, but when these ventures failed they either abandon their homes or burned them down to collect insurance money. Landlords also abandoned their rental properties and left them in the hands of renters.

The Rent Gap Theory

Suburbanization and inner city disinvestment played a large role in creating what Neil Smith (1979) calls the rent gap. Rent gap, in his words, is “a gap between the ground rent actually capitalized with a given land use at a specific location and the ground rent that could potentially be appropriated under a higher and better land use at that location” (Smith and LeFaivre, 1984, p.50). Described in the following stages the rent gap theory explains the involvement of both powerful economic interest groups and political powers in initiating middle class urban reinvasion/gentrification.

The first stage in the creation of the rent gap is the devalorization of neighborhoods through the refusal of business leaders, large developers, real estate agents, and large financial institutions to productively invest in deteriorating neighborhoods (Smith and LeFaivre, 1984). Deteriorating neighborhoods that were targeted for gentrification were left to decay, rot, and decrease in ground rent for many years. When the overall rent gap in an area turned out to be substantial developers identify it as an economic opportunity on which to capitalize (Smith, 1979).

The second stage happens when the rent gap is wide enough to allow for great profit and actions are taken toward rekindling interests and realizing the once lost potential of decayed neighborhoods. The interest and capital investments in decaying neighborhoods were rekindled through policy changes that incentivized urban redevelopment. Legal tools such as the Community Development Act of 1974 and the Civil Rights Act to end blockbusting and redlining made the reinvestment of capital in urban neighborhoods possible.

The third stage is reinvestment and reinvasion into urban neighborhoods. Due to changes in policies and the availability of government redevelopment funds, developers were able to buy

cheap urban neighborhood properties, redevelop them, and sell them to the incoming middle class at a high market rate price to make lots of profit, due to the rent gap.

The fourth stage and final stage of the process is the displacement of vulnerable longtime low-income residents as a result of the changing social and economic environment (Smith and LeFaivre, 1986).

Social Movements Explanation

The last and least developed of Palen and London's (1986) explanations for reinvasion is the social movements explanation, which views both suburbanization and urban reinvasion as social movements. The most debated aspect of this explanation is the definition of a social movement. According to Palen and London (1984, p. 21), most analyses suggest "social movements are ideologically based, oriented towards change or improvement, and socially organized, often in terms of leader-follower relationships." Pro-urbanism is said to be the ideology that influenced urban reinvasion. Desegregation and integration policies, from the Civil Rights Movement, allowed re-invaders to create the pro-urban values of cultural diversity and pluralism (Allen, 1986). The pro-urban ideology was oriented towards realizing the old values of the urban center and making the necessary physical changes that reflect the social changes. The leaders of this social movement were the political and economic elite, and large lending institutions that had influence to change policies and capital to reinvest in the urban centers (Smith and LeFaivre, 1984).

The reinvasion movement has a countermovement made of longtime residents of gentrifying neighborhoods who are threatened by displacement. Palen and London (1979, p. 24) states that the "relatively powerless residents attempt to gain power by forming organizations to preserve existing lifestyles and prevent "elite" intrusions into their space." These counter

movements are usually community based grassroots organization such as Causa Just.:Just Cause, (2014) a grassroots organization formed to resist gentrification and displacement in the San Francisco and Oakland bay area.

Resisting Gentrification and Displacement

Displacement in America is largely attributed to programs and policies that were created to promote urban development through Housing and Urban Development (HUD) Acts. As displacement spread in the late 1970s, the congress mandated that HUD minimize the major programs that were causing displacement in a multitude of American cities (McGee and Bryant, 1983). In response HUD adopted a “principle benefit requirement” for recipients of CDBG, which stated that neighborhood revitalization efforts had to create an “improved housing and better living environment, principally for low- and moderate-income persons”(HUD, 1979). However, McGee and Bryant, (1983) state the following on HUD’s attempt to minimize the displacement caused by their programs,

An overall examination of HUD’s activities in 1978-79 indicates that while the agency may have been more responsive to criticism than in earlier years, it did not effectively move to curb displacement caused by its major programs. (p. 102)

In the 1980s however HUD continued attempts to rectify its involvement in causing displacement through the initiation of the Housing and Urban-Rural Recovery Act of 1983. This act initiated the Housing Development Action Grants and Rental Rehabilitation programs (HUD, 1983). Funding from these programs was made available to qualifying Community Development Corporations (CDCs) to help take action in the redevelopment of their disinvested and deteriorated communities before gentrification.

The continued efforts by communities to resist gentrification and displacement led to the creation of institutes such as PolicyLink. PolicyLink was founded in 1999 as a national research and action institute to advance economic and social equity through Equitable Development (PolicyLink 2014). The institute defines equitable development as,

[A]n approach to creating healthy, vibrant, communities of opportunity. Equitable outcomes come about when smart, intentional strategies are put in place to ensure that everyone can participate in and benefit from decisions that shape their neighborhoods and regions.

Kamila Rose, senior director and creator of the PolicyLink's Equitable Development Toolkit, identified four development trends that were working against the efforts by low-income and minority communities to achieve the equitable development that combats gentrification and displacement. The first trend was that "[r]egional development patterns play a significant role in gentrification and displacement in particular neighborhoods" (Rose, 2002). The second trend was that federal investment for HUD's successful displacement prevention programs such as affordable and low-income housing programs declined by nearly 60%. The third trend was that not all jurisdictions undergoing growth are committed to the provision of affordable housing, "increasing pressure on existing affordable units in more affordable neighborhoods" (Rose, 2002). The fourth and final trend was that some jurisdictions make development decisions based on increasing local revenues through sales and property taxes rather than basing their decisions on community needs. Rose (2002) also states the following as indicators of gentrification: high proportions of renters, ease of access to job centers, location in a region with increasing levels of metropolitan congestion, and comparatively low housing values.

Kennedy and Leonard (2001), suggest "policies and strategies that can be pursued to advance equitable development by optimizing the benefits of neighborhood change while minimizing or eliminating the downside of such change." Maureen Kennedy was a former

Deputy Assistant Secretary for Policy at the HUD during the Clinton administration. Having worked with HUD and knowing the policies and programs that were helpful in creating equitable development Kennedy and Leonard (2001) suggest 10 steps that can be taken at the neighborhood level to resist gentrification. These steps are:

1. Knowing the context and the growth dynamic in the area to determine the extent of which gentrification is a reality, a near possibility or an unlikely occurrence.
2. Increasing regional city and community understanding of the dynamics of gentrification and conducting analysis that anticipate pressures.
3. Getting organized at the regional, city and community level.
4. Developing a unified vision and plan.
5. Implementing regulatory and policy fixes at the regional, city and community levels, as appropriate.
6. Gaining control of public and private property assets that can be taken out of the market and used to provide affordable housing and office space for neighborhood residents and service providers.
7. Improve residents' understanding of legal rights, and home-buying and selling strategies.
8. Improve public education at the local and citywide levels.
9. Prepare parties and to negotiate for equitable development in the midst of gentrification.
10. Create forums to resolve conflicts and to re-knit the community.

Using the suggestions from literatures such as Rose (2002) and Kennedy and Leonard (2001) the San Francisco and Oakland Bay Area organization Causa Justa::Just Cause created and published a report entitled *Development without Displacement: Resisting Gentrification in the Bay Area*.

Though this literature was created for San Francisco and Oakland Bay Area, it suggests policies and practices that can be useful in the goal to prevent displacement in other gentrifying areas. In their publication Causa Justa::Just Cause (2014) use Bates' (2013) classification method to classify gentrification in their communities. Her analysis classifies gentrification in terms of three factors: susceptibility to gentrification, demographic changes, and housing market changes.

Summary and Conclusion of Literature Review

The above review discusses the literature on history of gentrification and its alternative explanations, displacement, and the efforts to resist both. The term gentrification was coined in 1964 by sociologist Ruth Glass to define middle class neighborhoods in the UK that developed from the displacement of the working class out of their neighborhoods (Glass, 1964).

Gentrification does not just refer to the physical changes made in a community it also refers to the social and economic changes caused by the movement of people and capital (Smith LeFaivre). Gentrification happens to communities that have been left to disinvest, and decay over a long period of time. Classic gentrification in America happened to urban neighborhoods that were left disinvested and devastated after the great suburban migration.

Theorist and scholars on gentrification mostly agree that the story of gentrification began with middle class suburbanization but argue over the explanation of why the middle class returned to the once abandoned urban areas causing gentrification. Four main explanations exist to explain the return of the middle class to urban areas these are the demographic-ecological explanation, the sociocultural explanation, community networks explanation, and the political-economic explanation (Palen and London, 1984). The demographic-ecological explanation holds that gentrification was the result of basic demographic and ecological changes such as the coming of age of the large baby boomer generation who placed a tremendous demand on the housing market. This caused developer to recycle inner city urban areas to create cheaper housing that the baby boomers could afford (Palen and London, 1984). The sociocultural explanation emphasizes the changes in values attitudes, ideas and beliefs as the influence for middle class return to the city. (Allen, 1984). This explanation holds that changes in laws and policies such as desegregation resulted in changes in the middle class values, opinions, and view

of urban areas, resulting in their return to urban neighborhoods. The community networks explanation holds that the attempt and success by first gentrifier to create communities of people with similar values resulted in middle class return to urban neighborhoods.

The political- economic explanation has two sides the consumer/ traditional economic side and the supply/Marxist economic side. The consumer side promoted by theorist Ley (1986) explains that gentrification resulted from demands placed on the housing market by the middle class consumers. Developers met this demand by recycling the city and producing cheaper housing with the support of the economically and politically powerful. The supply side explanation emphasizes that the politically and economically powerful, rather than the consumers, led the return of the middle class to the city. Smith (1979) presents two prerequisite processes to gentrification, the devalorization cycle and the rent gap theory. Devalorization is the decrease in the capitalized ground rent reflected in low housing rents and low housing selling prices for housing structures. Devalorization happens in five stages, which are, new construction, transition to landlord control, blockbusting, redlining, and deterioration and abandonment.

The rent-gap is “a gap between the ground rent actually capitalized with a given land use at a specific location and the ground rent that could potentially be appropriated under a higher and better land use at that location” (Smith and LeFaivre, 1984, p. 50). Rent-gap starts with the last stage of devalorization where neighborhoods are lefts disinvested, deteriorated and abandoned for a long time as a result of the movement of capital and political interests elsewhere. When the gap between the actual capitalized rent and the potential rent was wide enough to yield a large profit, political interests returned to urban areas through changes in laws to fix blockbusting, redlining and racism. (Smith, 1979) These political changes paved the way for the reinvestment of capital in disinvest areas to create middle class communities that resulted

in the displacement of low-class residents. Displacement is defined as the involuntary dislocation of low-income residents in response to social and economic changes in their communities, such as rising rents, rising taxes, and the conversion of rental homes into owner occupied homes or condominiums (Palen and London, 1984).

The two results of gentrification are the redevelopment, reinvestment and revitalization of disinvested communities, and the displacement of some of the disinvested community's low-income residents. Freeman (2006) explains that low-income residents of disinvested communities want the changes that result from the reinvestment and revitalization in their community, but without the fear and constant worry of displacement. These worried community members and their supporting organizations are asking the question: Can disinvested low-income communities be redeveloped and revitalized without causing low-income residents' displacement? In response to the task of finding whether disinvested communities can be redeveloped without displacement organizations such as PolicyLink exist to research and create tools to help communities achieve equitable development.

Equitable development is the "approach to creating healthy, vibrant, communities of opportunity" for all (PolicyLink, 2014), without the displacement of low-income residents. Taking suggestion from PolicyLink's equitable development toolkit and from Kennedy and Leonard's (2001) 10 steps to creating stronger gentrification resistant communities, the grassroots organization Causa Justa::Just Cause (2014) created policies and practices that theirs and other communities could implement for the possible redevelopment of communities without displacement . From this review we can take away an understanding of the processes of gentrification and displacement in other communities as well as tools, policies, and practices that can be useful to communities trying to redevelop without displacement.

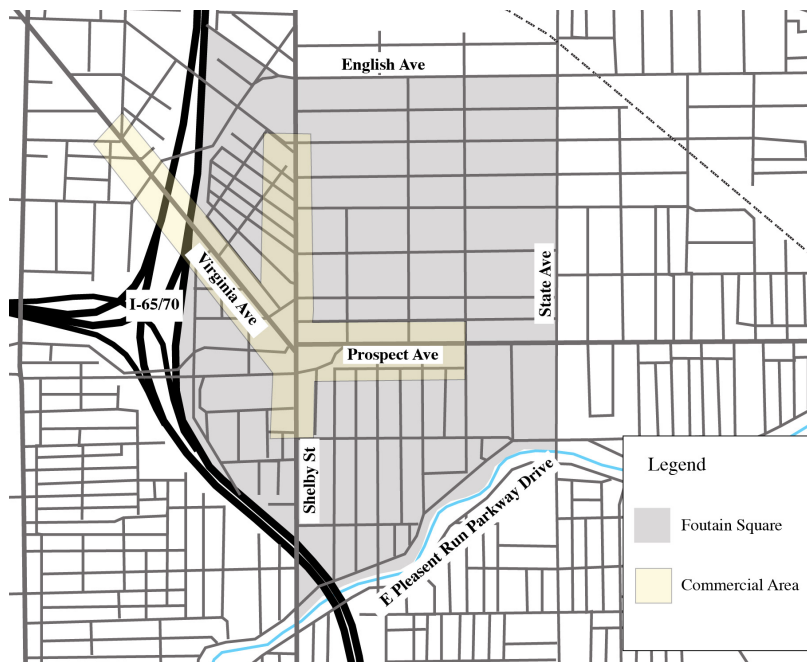
The Fountain Square Neighborhood of Indianapolis, IN

The above review of literature serves to provide an understanding of gentrification and displacement in the Fountain Square neighborhood of Indianapolis, IN. Crucial to understanding gentrification in Fountain Square is an understanding of the neighborhood's history within the larger context of suburbanization and middle class urban reinvasion. Furthermore, tracing processes such as devalorization and rent-gap within Fountain Square's history also helps identify the existence of gentrification and displacement in the neighborhood. The literature review on resisting gentrification and displacement gives suggestions on how Fountain Square can be redeveloped without causing displacement.

Geographic Description

The Fountain Square neighborhood is located just south east of Indianapolis' downtown, adjacent to highway I-65/70. Currently, the neighborhood covers an area of about .58 square miles and its street boundaries include I-65/70 on the west, State Avenue on the east, English Avenue on the north, and a combination of I-65 and E Pleasant Run Parkway Drive on the south. The neighborhood is mostly residential but it also has a historic commercial area that is located at its major intersection made up of Shelby Street, Virginia Avenue, and Prospect Avenue (Figure 1). Shelby is a north-south corridor that connects the neighborhood to Indianapolis's central west-east street of Washington Street in the north and to the University of Indianapolis and other neighborhoods in the south. Virginia Avenue is a diagonal corridor that connects the neighborhood to the center of downtown. Prospect Avenue is a west-east corridor that connects Fountain Square to other southeast neighborhoods and to major thoroughfares such as Emerson Avenue, which connects the neighborhood to other suburban neighborhoods in Indianapolis.

Figure 1: Fountain Square Area Map



History of Fountain Square

The Fountain Square neighborhood emerged out of the success of Virginia Avenue as the commercial center for Indianapolis's Southside in the 1860s. It was around this time that "Citizen's Street Railway Company laid tracks down along Virginia Avenue and located a turnaround at the intersection of Virginia, Shelby and Prospect" and local residents began to refer to the neighborhood as 'the End' (The Polis Center, 2002, p. 2). By the 1870s the neighborhood became more populated by residents of Irish and German decent. Along with the increase in population more schools and churches were created to serve the needs of the neighborhood. According to The Polis Center's narrative history of Fountain Square (2002) the growth of the neighborhood was so rapid that between 1870 and 1873 the neighborhood was platted and re-platted about eight times. In the 1890s and 1900s the Fountain Square neighborhood became more distinctly German in character and was identified as one of Indianapolis' German neighborhoods.

Fountain Square in 1900s

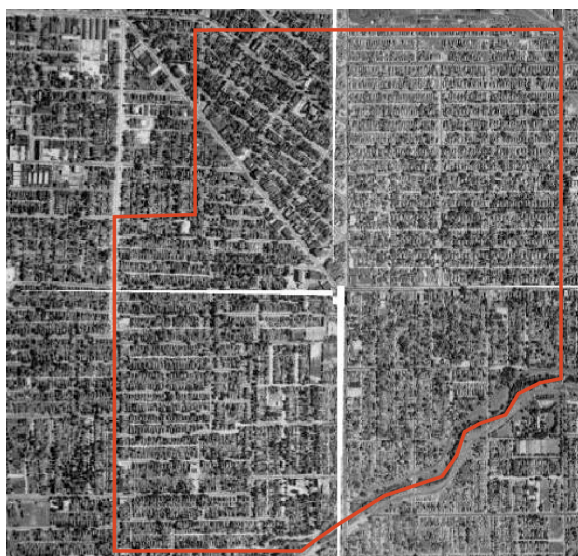
The period between 1889 and 1929 were Fountain Square's defining years. In 1889 the first fountain that gave the neighborhood its name was built as a landmark at the intersection of Virginia Avenue, Shelby Street and Prospect Avenue identifying the neighborhoods' center of business. The neighborhood experiences an increase in business growth and success as various businesses including banks, grocery stores, pharmacies, shoe shops, and a post office came together to form the Southside's primary commercial district. "Fountain Square prospered into the 1920s especially when it became the city's first cinema district" (Bodenhamer & Barrows, 1994, p. 597). Along with the booming businesses the neighborhood also saw an increase in the construction of theaters. According to the Indianapolis Historic Preservation Commission (1984) a total of eleven theaters were constructed between 1909 and 1929 making Fountain Square the city's first theater district. As the first theater district in the city, Fountain Square continued to prosper from all the economic activity brought by people coming to the neighborhood's theaters.

In the 1930s and 40s economic hardships affected the neighborhood's growth in much the same way as the rest of America. By the end of the Second World War, Fountain Square began to experience many changes that can be identified as the beginning of the neighborhood's devalorization process. In the 1960s Fountain Square began to experience an economic decline that resulted from the discontinuation of the English Street and Shelby Street trolley lines to make way for the motorbus and parking spaces for the increasingly popular automobile. Also causing economic decline was the newly arrived competition from Twin Aire-Center, one of the city first Malls which was located east of the neighborhood on Southeastern Avenue. "Fountain Square fell on hard times after World War II when newer shopping centers emerged and suburbs drew away residents" (Bodenhamer & Barrows, 1994, p. 597). Noticing the increase in

business decline a large group of the neighborhood's wealthy German and Irish business owners decided to close down their business and flee to the suburbs. Fountain Square's decline continued on into the 70s, when many of the neighborhoods' thriving businesses, theaters, and schools were closed down.

This decline was worsened by the construction of the I-65/70 inner city loop, which divided and disconnected many south-side neighborhoods from the city's downtown. The highway was built thorough Fountain Square and other urban neighborhood because it was intended to encircle the Central Business District to create a direct access to the city center for the suburbanites. This new construction also resulted in the displacement of over 6000 residents in the southeast neighborhood area especially residents from the old Fountain Square. The Old Fountain Square boundaries extended all the way to Washington Street on the north, State Avenue on the east, Pleasant Run on the South, and Madison Avenue on the west. Figure 2 below shows four aerial views that show the physical changes that were caused by the construction of the I-65/70 inner city loop in the old Fountain Square neighborhood area.

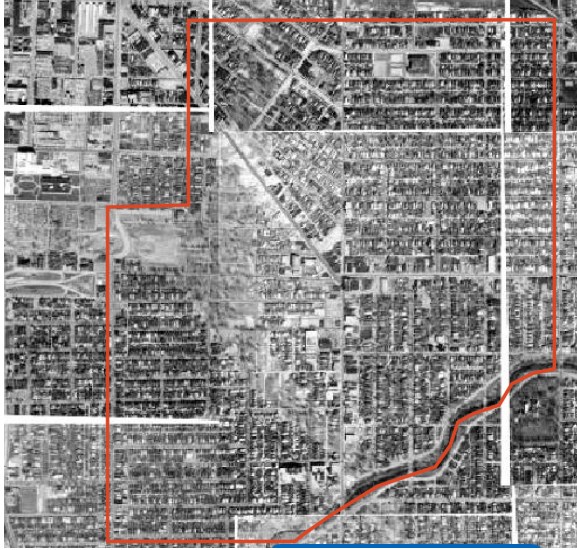
Figure 2: Aerial Views of Fountain Square from the 1940s to the late 1970s



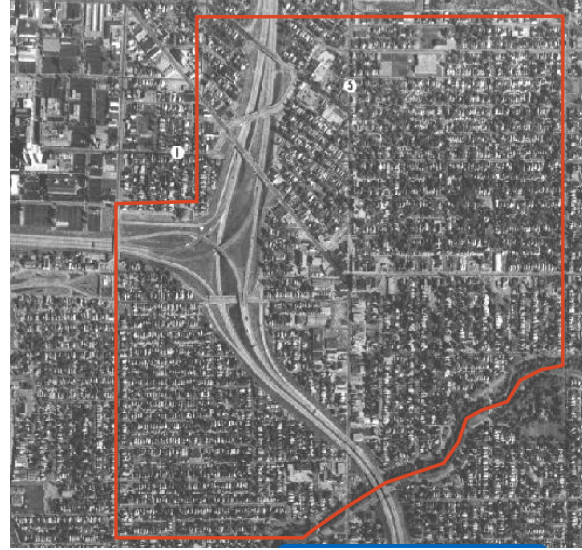
Old Fountain Square in 1941



Old Fountain Square 1956



Old Fountain Square 1972



Old Fountain Square 1978

(Source: <http://maps.indy.gov/Mapindy/>)

The construction of I-65/70 was completed in 1976 and the highway was opened for use. The existence of the highway was chiefly influential in creating the neighborhood's current boundaries. In 1980 census data showed that the population in the old Fountain Square area had declined by 20% since 1970. The devastation caused by the neighborhood's economic hardships and the construction of the highway influenced the rise of organizations and efforts to revive and redevelop Fountain Square.

Fountain Square Community Redevelopment Efforts

Indianapolis Historic Preservation Commission

As part of the efforts to revitalize and rehabilitate, the Fountain Square business district was placed on the National Register of Historic Places in 1983 and in 1988 the Fountain Square Church and Community Project was created with the purpose to “revive community fellowship and reclaim the neighborhood for resident homeowners” (The Polis Center, 2002, p. 4). Placement on the Nation Register for Historic Places, allowed Fountain Square to be adopted by the Indianapolis Historic Preservation Commission as a district of rehabilitation focus. This adoption resulted in the creation of a Historic Area Preservation (1984) Plan for Fountain

Square, which had guidelines for historic preservation and future construction in Fountain Square. This plan resulted in the rehabilitation of historic buildings, such as the Fountain Square Theater, but not the rest of the community. Figure 3 below shows the results of The Historic Preservation Commission's historic preservation efforts in Fountain Square today.

Figure 3: Historic Prevention in Fountain Square



Fountain Square Theater



G.C. Murphy Building



Fountain Square Library Branch



1106 Prospect Avenue

(Photos Taken (August 19, 2015) by Chidochashe Moyo)

The community-oriented and more holistic efforts to revitalize Fountain Square and other Southside neighborhoods were led by three main community-based organizations, Southeast Neighborhood Development Inc. (SEND), Southeast Multi-Service Center (SESC), and the Fountain Square Merchants Association (FSMA). These organizations were and still are

committed to collecting funds and gathering support to redevelop and revitalize housing, and bring reinvestment to the commercial district in Fountain Square and other southeast neighborhoods. These organizations' programs and initiatives were instrumental in affecting small change but they lacked the adequate funds and support to influence major revitalization and redevelopment in the Fountain Square community.

Southeast Neighborhood Development

In 1993, Southeast Neighborhood Development Inc. (SEND) was created as a merger of the Fountain Square Fletcher Place Investment Cooperation and the Fountain Square Church and Community Project. SEND is a non-for-profit community development corporation that was created to revitalize and enhance the quality of life within southeast neighborhoods. Since its creation SEND has invested more than \$35 million in home repairs, affordable housing developments and renovations, park improvements, youth community building training, and in transforming vacant and deteriorated houses into affordable home. SEND has been able to accomplish all this redevelopment through programs such as the Homeowners Repair Program, Affordable Housing Development and Renovations Programs, and the Abandoned Housing Initiative

Using CDBG funds the Homeowners Repair Program has been able to help many of the area's homeowners repair their homes. The Affordable housing development and renovations programs has been responsible for creating and renovating affordable homes that have helped house the area's low-income renters and aspiring homeowners. In 2010 SEND adopted the Abandoned Housing Initiative whose objective was to create inventory of the southeast area's vacant and abandoned properties as well as their level of deterioration. This allowed the neighborhood leaders to identify the properties that needed their immediate attention in order to

effectively redevelop the area. The work by SEND has been instrumental in the efforts to redevelop the area's housing stock so as to attract more reinvestment into the neighborhood.

(Source: <http://www.sendcdc.org>)

Fountain Square Merchants Association

The Fountain Square Merchants Association is Fountain Square's neighborhood Associations. This association was created by a coalition of main business owners that remained in the neighborhood after others fled economic decline and headed for the suburbs. Along with community development FSMA is also highly concerned with protecting the economic interests of Fountain Square's businesses. One of the association's main goal since after the devastation and economic decline in the 1960s and 70s has been to support and encourage community-based economic development in Fountain Square. The association encourages community-based economic development in hopes to attract more loyal businesses that are committed to both economic and community development. By being economically selective and encouraging local businesses the association has been really influential in attracting loyal community oriented businesses in Fountain Square.

(Source: <http://discoverfountainsquare.com>)

Southeast Multi-Service Center

The Southeast Community Service Center (SESC) was formed in 1972 to serve, strengthen, and support financial stability in southeast neighborhoods. SESC has been focused on the social advancement of residents in the southeast area. SESC's mission in the area includes:

- Building a sense of community.
- Encouraging resident leadership and participation in the community.
- Connecting the community with employment, education and social service resources.
- Providing tools to help empower the community to affect positive change in their lives.

- Coordinating efforts with the Southeast Quality of Life Plan and partners

This organization has been helpful in trying to improve the lives of the people in the community by providing the community's low to moderate-income residents with the training and resources they need to find careers that will help increase their income.

(Source: <http://southeastindy.org/about-us/>)

Besides their individual programs and initiative SEND, SESC, and FSMA have been involved in joint efforts such as in the creation of the Southeast Area Quality of life Plan (2008). These organizations along with other organizations from other southeast area neighborhoods created the QOL plan to help guide the redevelopment efforts for the area.

Southeast Area Quality of Life Plan

The Southeast Area Quality of life Plan was created in 2008 as part of the Great Indy Neighborhoods Initiative (GINI). As one of the most prominent neighborhoods in the southeast area, Fountain Square was actively involved in this plan. The process for the creation of the plan included community building, a community wide visioning summit and finally the drafting of the plan. The plan serves as “a living guide for neighborhood progress” (Southeast Neighborhood Congress, 2008). After many community meetings and a visioning summit the final plan document was release in 2008 with a list of goal and necessary actions step for the betterment of the southeast area community's quality of life. The seven community goals presented in the plan are:

- Community Building: Build pride in place and a sense of community in neighborhoods, encourage cross-collaboration and unification in the Southeast
- Beatification and Infrastructure: Create an attractive community through public space improvements and infrastructural development

- Housing: Ensure housing and other properties are affordable, visually appealing, structurally sound, and safe
- Safety & Crime: Provide a safe and inviting environment for neighborhood residents and visitors
- Youth Programming: Increase youth participation in current programs and implement new ones where needs exist
- Commercial viability: Ensure residents' needs are met through the commercial viability of the Southeast
- Workforce Development: Help neighborhood residents prepare for, find and keep jobs through the cooperative efforts of SECS, Fletcher Place Community Center, SEND, and Making connections

(Source: <http://southeastneighborhood.org>)

Cultural Development Commissioner Efforts

In 1999 the Cultural Development Commissioner designated Fountain Square, Massachusetts Avenue, The Canal & White River State Park, Indiana Avenue, the Wholesale District, and Broad Ripple as Indianapolis's cultural districts (Indianapolis Cultural Trail, 2016). These areas were designated as cultural districts because of their historic significance to the development of Indianapolis. This designation was the beginning of a long-term plan to connect, and bring investment and public attention to these cultural assets through the creation of a connecting trail. Planning for this trail connection began with design studies and analysis that led to the city giving the Cultural Development Commissioner permission to use the city's right of ways for a trail in 2004 (Indianapolis Cultural Trail, 2016). In 2005 a Request for Proposal to find a designer for the trail was released, R.W. Armstrong & Rundell Ernstberger Associates where

hire for the job and by 2007 they broke ground for the Indianapolis Cultural Trail. Half way through its construction the Cultural trail began influencing noticeable physical and economic changes along its path, especially within the cultural districts. The cultural trail brought sudden reinvestment to many neighborhoods along its path making them susceptible to gentrification and displacement as in the case of Fountain Square. Even though most of the cultural districts began experiencing reinvestment and many physical changes long before the completion of the Cultural Trail, Fountain Square mostly remained physically and economically unchanged until after its completion. In 2013 the Indianapolis Cultural Trail was finally completed (Figure 4).

Figure 4: Cultural Trail Map

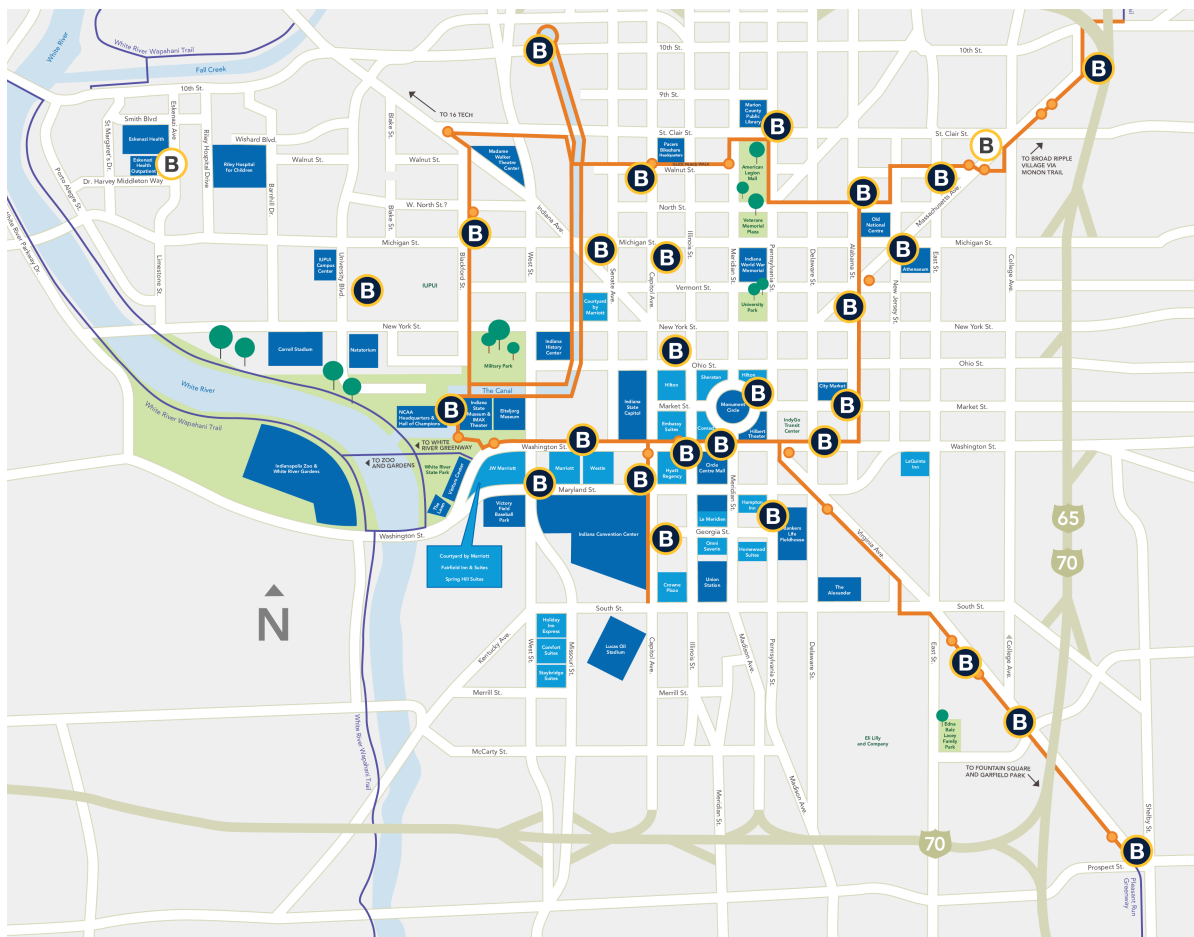
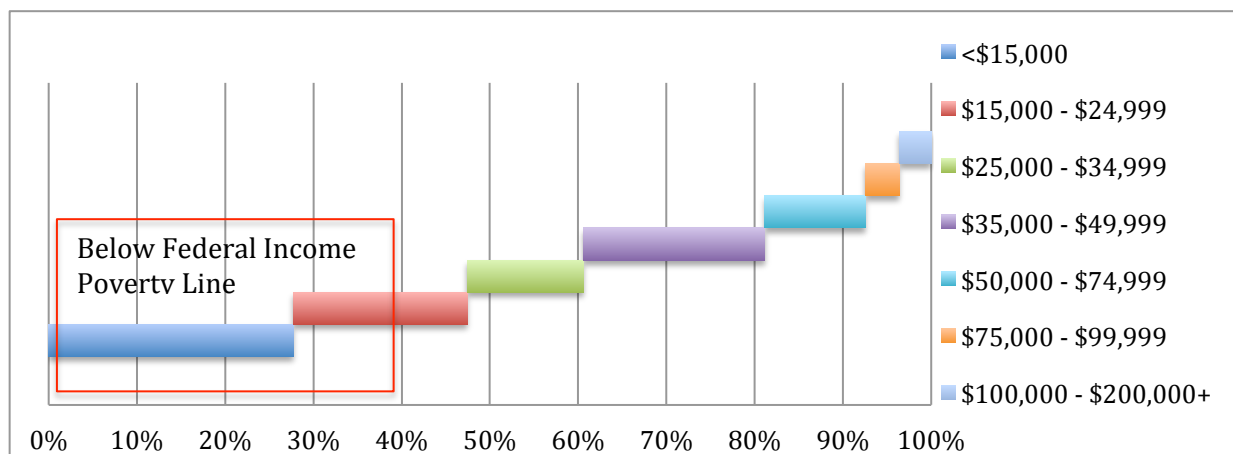


Image Retrieved from: <http://indyculturaltrail.org>

Fountain Square Today

Community Profile. Fountain Square's area population is approximately 3,893, which is an 18.05% decrease in population since the 2000 population of 4,751. There are 1,436 households at an average household size of 2.61. The median age in Fountain Square is 33.7, and the community is generationally diverse. The community is also racially diverse, 74.9% of the community is white alone, 13.4 % are Hispanic in origin, and 8.7% are black alone. The neighborhood's median household income is \$26,511 with a median disposable income of \$23,413. This median income is less than half of the country's median household income of \$53,217 and a little over half of the Indiana state median household income of \$47,659. According to Obamacare facts (2016) the federal poverty income level for a household size of 3 people is \$20,160, placing a portion of Fountain Square's population within the low to lower middle-income range. As shown in Figure 5, about 40% of the households in Fountain Square are at or below the federal income poverty line. This percentage represents the households that are most likely at risk for gentrification-caused displacement in Fountain Square.

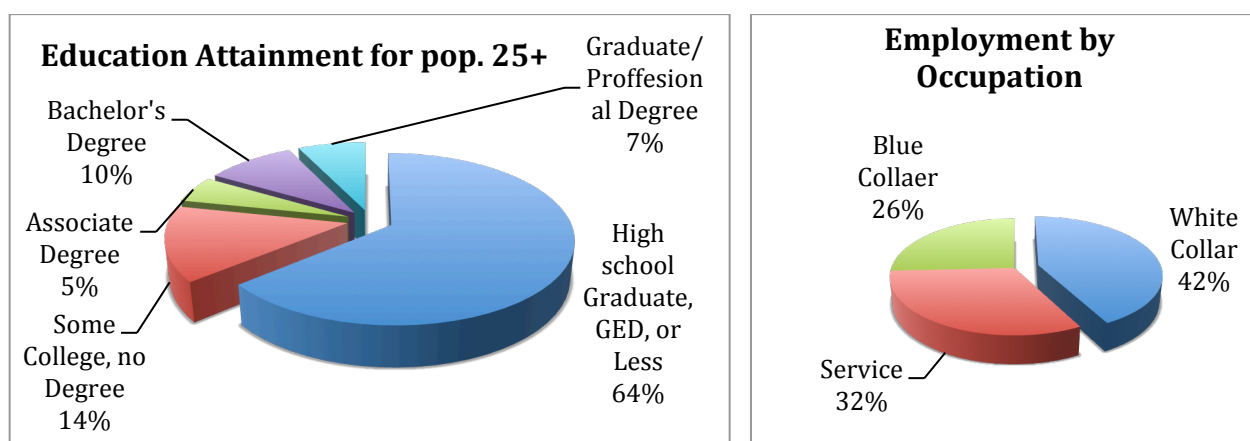
Figure 5: Household Incomes at Fountain Square with Poverty Line



(Data Source: Ersi Community Analyst, 2015)

The highest education attainment level for the population 25 year or older in Fountain Square is high school graduation or GED attainment at 59%. 64% of the neighborhood's population has an education attainment ranging from high school graduation or GED attainment to some-high school or below. The education attainment level of the neighborhood matches with the employment occupation distribution in the neighborhood. 58% of the neighborhood's employee population is employed in blue collar and service jobs, which usually only require an education attainment level of high school of some college. The percentage of people in service and blue-collar jobs almost matches the percentage of the population with an education attainment of high school graduation/GED or less (Figure 6). Majority of Fountain Square's working population have an education attainment level that qualify them to work in mostly service and blue-collar occupations, which receive lower wages than white-collar occupations. When the economic changes of gentrification come to a neighborhood such as Fountain Square these non-college-educated lower wage earners will be most susceptible to displacement by college-educated employees in white-collar occupations that earn higher wages.

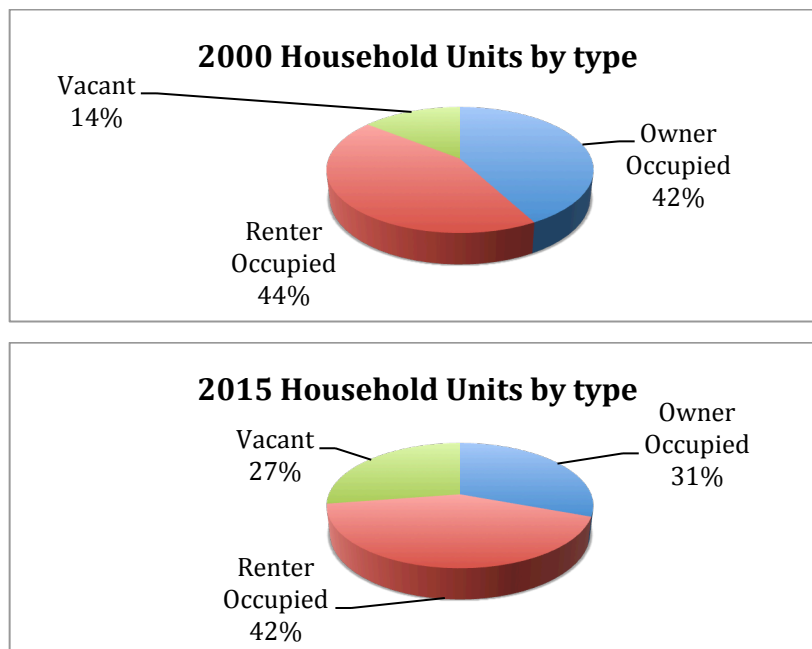
Figure 6: Education Attainment and Employment by Occupation Comparison



(Data Source: Ersi Community Analyst, 2015)

Housing Profile. Fountain Square has a total of 1,978 housing units and of those units, 30.6% (606) are owner occupied, 42 % (830) are renter occupied and 27.4% (542) are vacant. Since 2000 the percentage of vacant housing in the neighborhood has increase by 13% and the percentage of owner occupied housing has decreased by 11% as shown in Figure 7. The median home value in Fountain Square is \$76,839. Cheap home values and an increase in availability of vacant housing units make Fountain Square highly susceptible to gentrification and displacement. The availability of cheap and vacant housing units invites developers to buy redevelop and sell for a large return. It also invites gentrifier with the same intentions as developers or with the intention to redevelop, become homeowners and make the community more inviting for more gentrifier with similar values as stated in the community network explanation for gentrification (Palen and London, 1984)

Figure 7: Changes in Household Units by Type from 2000 to 2015



(Data Source: Ersi Community Analyst, 2015)

Gentrification in Fountain Square

Devalorization

The phases of devalorization as mentioned in the literature review are new construction, transition to landlord control, blockbusting, redlining, and abandonment. The historic account of Fountain Square above shows that the neighborhood went through majority of its new housing construction phase in the early 1900s when the neighborhood was at the height of its development. In their explanation of devalorization and rent-gap Smith and LeFaivre's (1984) state that a neighborhood does not necessarily have to go through all the stages of devalorization to experience gentrification this is true in the case of Fountain Square. Fountain Square did not necessarily go through the 'transition of landlord control' phase but it did go through the blockbusting phase.

Beginning in the 1960s the minority population in Fountain Square began to slowly increase commencing the blockbusting phase in the neighborhood as real estate agents used people's racism to influence white middle class flight out of the neighborhood and into Indianapolis' newly constructed suburbs. Also in the 1960s, state officials began using coercion and eminent domain to purchase homes, businesses, and churches for the construction of the proposed I-65/70 highway. The impending construction of the highway functioned as an additional blockbusting tool in two different ways: first, it provided a direct access to downtown from the suburbs, which allowed people to work in the city while living in the open air suburbs; second, it created as an eye sore, noise pollution, and a divide that real-estate agents used to coerce residents out of the neighborhood into the peaceful, white picket fence, and community friendly suburbs. A large group of the neighborhood's wealthy German and Irish business owners and residents fled to the suburbs causing the further economic decline of the area.

The neighborhood also lost its financial backing as a result of the shift of investment focus to suburban and mall developments. Competition that was brought by the creation of malls such as the Twin Aire Center the availability of suburban homes resulted in the continued departure of many of the businesses that had been actively involved in the economic and social success of the neighborhood, which ultimately resulted in disinvestment. As disinvestment spread, the neighborhood's strong economy was lost and many businesses including the neighborhood's multiple theaters were closed and/or abandoned. Also leaving the neighborhood were those displaced during the construction of the I-65/70 highway. In response to the loss of investment and economic decline, neighborhood leaders and remaining business owners began efforts to revitalize and redevelop the neighborhood. However, Fountain Square had lost a lot of businesses, and the "enterprises that held on were ones that would never create the rising tide needed to lift a struggling community" (Purdue Extension, 2013).

Rent-Gap and Displacement

Despite many years of efforts to bring, reinvestment, redevelopment, and revitalization to Fountain Square and other southeast neighborhoods, it has taken until recent years for economic investments to return to the area. The many years of disinvestment and minimal redevelopment and revitalization efforts mark the neighborhood's rent gap period. Rent gap as mentioned in the literature review is the gap between the ground rent of a certain property under a certain land use and the potential ground rent of that same property under a better land use (Smith, 1979). Fountain Square has experienced more than three decades of disinvestment and decline in property values, which have increased the area's rent gap over time.

Fountain Square's rent gap period began about the same time as the construction of I-65/70 in the late 1960s and early 1970s and it has lasted until the aftermath of the recently

completed Indianapolis Cultural Trail in 2013. The cultural trail created a direct connection between Fountain Square and downtown, a connection that has allowed potential gentrifiers pedestrian and bicycle access to the central business district. In a local article, Stephanie Figy (2014) writes,

A 2009 study conducted by noted Portland economist Joseph Cortright found that in 13 of 15 markets studied, higher levels of walkability were directly linked to higher home values. Furthermore, it discovered that a point increase in a city's walk score could potentially increase home values by \$700 to \$3,000. (p. 2)

The connection of Fountain Square to Indianapolis's downtown through the Cultural Trail and the increase in the area's walkability score has exponentially increased the area's potential ground rent. As the potential ground rent of Fountain Square with the existence of the cultural trail was realized, investors and developers began the processes of buying the area's cheap properties, finding better profitable land uses for them, and then renting and selling these properties at higher market rate prices.

An article in *The Indiana Business Journal* entitled "Fountain Square Property Values Take Off" published in March of 2015 reported that since the completion of the cultural trail there has been a noticeable exponential differences between the 2014 assessed values and the 2015 listing prices of many Fountain Square commercial properties. It stated that the owner of two adjacent commercial properties at 1024 and 1028 Virginia Avenue with a combine-assessed property value totaling \$260,000, was seeking more than \$1 million for the two properties (Olson, 2015). Many of the neighborhood's commercial properties are now listed for at least double their assessed value. The article also mentions the increase in the neighborhood's commercial rental prices, which plays a large role in influencing displacement in the neighborhood. According to the article the owner of the commercial property at 1106 Prospect, which once housed Marie's Pizza intended to increase his rental price from \$5 to \$12 or \$15 per

square foot at the time the article was written. This action by the landlord eventually forced out the small local business, Marie's Pizza, whose owners could no longer afford the new rent. A year later Marie's pizza, a more than 50-year-old business that served during the bad times at Fountain Square, is yet to find a place to resettle.

The old location of Marie's pizza at 1106 Prospect, has however found a new tenant, a globally inspired restaurant called Marrow. Marrow offers higher priced globally inspired dishes that cater to the needs of the globally attuned gentrifiers that are beginning to inhabit Fountain Square. The situation with Marie's Pizza exemplifies commercial gentrification and displacement in Fountain Square. Many of the neighborhood's affordable small business are in the process of either being pushed out of the neighborhood because of their inability to pay the new and much higher rental price or because the customers cannot pay the new prices set to keep up with rent and new competition.

A similar increase in rental and listing prices has also began happening to Fountain Square's residential properties. A comparison and analysis of the assessed home values for the 2015-year and the 2016 listing prices of 20 residential properties in Fountain Square prove an increase in property values. The comparison and analysis in **Table 1** shows that residential property values in Fountain Square are now 2.85 time more than their 2015 assessed values. Rental prices in the neighborhood have also increased. The recently constructed Hinge apartments on Virginia Ave have market rate one and two bedroom apartments listed from \$1,200 to \$2,200, which differ greatly from the area's market rate one and two bedroom rental listings of \$600 to \$1000 prior to the construction of the cultural trail. Furthermore, unlike other apartments in Fountain Square the Hinge apartments and the soon to be constructed Forte apartments do not offer any of their apartments at affordable rental prices.

Table 1: Fountain Square Assessed Values vs. Listing Prices

| Address | Listing Price | Assessed Value | The Difference | Exponential Difference | Year Built |
|--|---------------|----------------|----------------|------------------------|------------|
| 1422 Terrace Ave | \$224,000 | \$36,600 | \$187,400 | 6.12 | 1915 |
| 1437 Woodlawn Ave | \$120,000 | \$70,700 | \$49,300 | 1.70 | 1900 |
| 1217 Spruce St | \$249,995 | \$75,300 | \$174,695 | 3.32 | 1920 |
| 1156 Hoyt Ave | \$164,900 | \$51,800 | \$113,100 | 3.18 | 1890 |
| 1146 Spruce St | \$275,000 | \$95,600 | \$179,400 | 2.88 | 1910 |
| 1325 Linden St | \$124,900 | \$74,600 | \$50,300 | 1.67 | 1902 |
| 1317 Hoyt Ave | \$169,000 | \$56,000 | \$113,000 | 3.02 | 1910 |
| 1528 Lexington Ave | \$145,000 | \$68,500 | \$76,500 | 2.12 | 1870 |
| 1145 Pleasant St | \$124,900 | \$62,300 | \$62,600 | 2.00 | 1900 |
| 806 Grove Ave | \$172,500 | \$50,200 | \$122,300 | 3.44 | 1890 |
| 1016 Lexington Ave | \$210,000 | \$53,200 | \$156,800 | 3.95 | 1900 |
| 1310 Ringgold Ave | \$105,000 | \$47,400 | \$57,600 | 2.22 | 1915 |
| 1632 Spann Ave | \$52,000 | \$72,200 | (\$20,200) | 0.72 | 1900 |
| 1551 Lexington | \$265,000 | \$56,800 | \$208,200 | 4.67 | 1870 |
| 1418 Linden St | \$80,000 | \$52,900 | \$27,100 | 1.51 | 1890 |
| 1127 Hoyt Ave | \$194,000 | \$44,200 | \$149,800 | 4.39 | 1900 |
| 1325 Hoyt Ave | \$209,000 | \$61,300 | \$147,700 | 3.41 | 1870 |
| 1403 Fletcher Ave | \$335,000 | \$84,800 | \$250,200 | 3.95 | 1900 |
| 1447 Woodlawn Ave | \$149,900 | \$70,100 | \$79,800 | 2-14 | 1900 |
| 1636 Woodlawn Ave | \$50,000 | \$84,300 | (\$34,300) | 0.59 | 1983 |
| Average rate of appreciation = 2.85 | | | | | |
| 2015 median home value = \$76,839 | | | | | |

Current Fountain Square residents with their \$26,511 median household income and a median disposable household income of \$23,413 have and will continue to have difficulties keeping up with the increasing rental and commercial prices in the neighborhood. With a median disposable income of \$23,413 a household in the neighborhood has a median monthly disposable income of about \$1,951, leaving at most \$751 if they pay the new market rate rental price of \$1200 for a one-bedroom apartment. As shown in this calculation above at a median disposable income of \$23,431 Fountain Square's residents will spend at least 60% of their household income on housing. This proves that Fountain Square's new market rate prices are unaffordable for its

current residents since the standard definition for affordability is that households should pay no more than 30% of their household income for housing, (Pivo, 2013). Eventually the increase in market rate apartments will ultimately result in the involuntary displacement of a larger portion of Fountain Square's low-income residents as they search for affordable housing elsewhere.

Analysis and Classification of Gentrification in Fountain Square

Using the method used by Bates (2013), I conducted an analysis and classification of gentrification in Fountain Square. The classification is determined using three analyses of the neighborhood's, susceptibility to gentrification, demographic changes, and housing market changes. The susceptibility analysis measures a neighborhood's susceptibility to gentrification and displacement based on racial diversity, the percentage of renter households, the education attainment levels, and the median household income in neighborhood. The demographic changes analysis sorts to identify the demographic shifts that the gentrification process has had on the neighborhood using the same data used for the susceptibility study. The housing market analysis identifies changes in home values, as well as the rate of housing appreciation in neighborhood. All three analyses were conducted using 2000 census data acquired from the US Census Bureau and 2015 data acquired from Esri Community Analyst. The analysis also required a comparative reference economy and Marion County, the county within which Fountain Square is located, was used as this reference economy.

Susceptibility Analysis

Fountain Square's susceptibility to gentrification was analyzed by comparing the percentage of the community's people of color, the percentage of renter households, the median household income, and the education attainment with the reference economy. The susceptibility score was determined using a point system. A point was awarded if Fountain Square had a higher percentage of people of color, renters in the community, population above the age of 25 people without a bachelor's degree. Fountain Square had lower a percentage in people of color (27.7%) than Marion County and was awarded no points. The percentage of renter in Fountain Square was higher (57.8%) than that of renters in Marion County and a point was awarded. The percentage of population above the age of 25 without a bachelor's degree in the neighborhood was higher (83.3%) than that in Marion County and a point was awarded. Finally, if Fountain Square's median household income was less than that of Marion County a point was awarded, and Fountain Square indeed had a lower median income of \$26,511. The analysis and score assessment table for the susceptibility score of Fountain Square is shown in Table 2 below. A combine score of 0 to 2 meant that the neighborhood was not vulnerable for gentrification but a score of 3 or 4 meant the neighborhood was indeed susceptible to gentrification. Fountain Square scored a 3 meaning that it is susceptible to gentrification.

Table 2: Fountain Square Susceptibility Analysis

| | Fountain Square | Marion county | Scores |
|---|------------------------|----------------------|---------------|
| | 2015 | 2015 | |
| % of people of color in community | 27.7% | 42.8% | 0 |
| % of renters in the community | 57.8% | 44.4% | 1 |
| Population above 25 without bachelors degrees | 83.3% | 71.6% | 1 |
| Median Household Income | \$26,511 | \$39,979 | 1 |
| Total Score | | | 3 |
| Is Fountain Square Susceptible to gentrification? | | | Yes |

Analysis of Demographic Changes

This analysis also used 2000 census data to determine the rates of change in demographic data, which were then compared the rates of change in Marion County. If Fountain Square had a larger percent increase in white people, homeowner household, population over 25 with a bachelor's degree, and in median household income than the reference economy it was awarded a point. Fountain Square had a 10.7% increase in people of color, a 7.5% increase in renter population, 12.5% decrease in population without a bachelor's degree, and a 5.10% decrease in household income and Marion County had a 11.7% increase in people of color, a 3.7% increase in renter population, 2.9% decrease in population without a bachelor's degree, and a 1.09 %decrease in household income. Fountain Square had a larger decrease in homeowners and median income and a smaller decrease in white people. Only one point was awarded for Fountain Square's higher increase in population with a bachelor's degree or higher. A combine score of 3 or 4 meant the neighborhood was undergoing gentrification related demographic changes and a score of 0 to 2 meant that the neighborhood had not net experiences gentrification related demographic changes. Fountain Square received one point meaning that the neighborhood has not yet experiences gentrification related demographic changes. The analysis and score assessment table for the Demographic changes in Fountain Square is shown in Table 3.

Table 3: Fountain Square Analysis of Demographic Changes (2000 to 2015)

| | Fountain Square | | | Marion County | | | Scores |
|---|-----------------|----------|--------|---------------|----------|--------|--------|
| | 2000 | 2015 | Change | 2000 | 2015 | Change | |
| Percent of people of color in community | 17.0% | 27.7% | 10.7% | 31.1% | 42.8% | 11.7% | 0 |
| Percent of renters | 50.3% | 57.8% | 7.5% | 40.7% | 44.4% | 3.7% | 0 |
| Population 25+ w/out Bachelor's degree | 95.8% | 83.3% | -12.5% | 74.5% | 71.6% | -2.9% | 1 |
| Median Household Income | \$27,935 | \$26,511 | -5.10% | \$40,421 | \$39,979 | -1.09% | 0 |

Analysis of Housing Market Changes

The analysis of the housing market was used to determine the changed in the Fountain Square's housing market because a sudden acceleration in the housing market can suggest gentrification. Comparisons of Fountain Square and Marion County's 2015 median home values, median home values rate of change since 2000, and current housing market rate of appreciation were all used to understand the housing market in Fountain Square. This data is shown in Table 4 below. The housing market analysis sort to determine whether Fountain Square's housing market was adjacent, accelerating or appreciated, when compared to the reference economy. If a neighborhood has a low to moderate median home value, rate of change in home values, and rate of appreciation then it has an adjacent housing market. If a neighborhood has a low to moderate home value, a low to moderate rate of change in home values, but has experienced a high current rate of appreciation it has an accelerating housing market. Finally, if a neighborhood has a low to moderate low to moderate 2000 home value high 2015 home values, a high rate of change in home values, and a high current rate of appreciation it has an appreciated housing market. Fountain Square had a low to moderate home value, a higher rate of change and a very high rate of appreciation and therefore has an accelerating housing market.

Table 4: Fountain Square Analysis of Housing Market Changes

| | Fountain Square | | Marion County | |
|--|-----------------|----------|---------------|-----------|
| Year | 2000 | 2015 | 2000 | 2015 |
| Home Values | \$45,500 | \$76,839 | \$99,000 | \$141,591 |
| Rate of Change in home values | 1.69 | | 1.43 | |
| Current Rate of Appreciation | 2.85 | | 1.43 | |
| Does fountain square have an adjacent, accelerating or appreciated housing market? | | | Accelerating | |

After and analysis of Fountain Square's susceptibility, housing market, and demographic changes it was determine that the neighborhood is in the early stage of gentrification (Table 5).

Table 5: Neighborhood Typologies Definitions

| Neighborhood type | Vulnerable population | Demographic Changes | Housing Market conditions |
|-------------------|-----------------------|---------------------------|---------------------------|
| Susceptible | Yes | No | Adjacent |
| Early: Type 1 | Yes | No | Accelerating |
| Early: Type 2 | Yes | Yes | Adjacent |
| Dynamic | Yes | Yes | Accelerating |
| Late | Yes | Yes | Appreciated |
| Continued Loss | No | Has % white and % with BA | Appreciated |

(Development without Displacement, 2014, p. 101)

Conclusion to Case Study

The Fountain Square neighborhood is experiencing gentrification and a portion of its population is at risk of displacement as its housing market continues to accelerate and housing become less affordable for the low-income residents. The spread of gentrification through the neighborhoods is likely to result in the displacement of many residents who belong to the 40% of households that are at or below the poverty line. Even though the neighborhood does not yet have a large gentrifier population the connection of the neighborhood to downtown through the cultural trail will most likely bring an influx of gentrifiers changing the demographic make up of the area.

The question is: How can the Fountain Square's vulnerable longtime and low-income residents be protected from displacement as the neighborhood gentrifies? Rose (2002), Causa Justa:: Just Cause (2014) and Kennedy and Leonard (2001) all suggest that in the goal to prevent displacement of low-income residents and promote equitable development, changes in policies and practices are necessary. Using different policy and practice the Fountain Square neighborhood could protect its low-income residents from displacement and promote equitable development as the neighborhood redevelops further. In the next section is an analysis and selection of the policies and practices that the Fountain Square's community, could use to prevent displacement and promote equitable development.

Preventing Displacement in Fountain Square

Development of Causa Justa::Just Cause (2014) Policies and Practices

Using Bates' (2013) methodology for classifying gentrification Causa Justa::Just Cause discovered that majority of its communities in the San Francisco and Oakland Bay Area were within the early stage and quite a few were within the middle stage of gentrification. With this information Causa Justa::Just Cause was able to identify the major issues and that were afflicting their communities. They then "researched and analyzed several policies and strategies for preventing displacement" (2014, p. 104) from models such as Rose's (2002) equitable development strategies and Kennedy and Leonard's 10 steps for achieving equitable development without the negative side effects of gentrification. From their analysis Causa Justa::Just Cause chose and developed a final list of 25 policies and practices that would be applicable to prevent displacement in the Bay Area communities. The descriptions of the policies and practices Causa Justa::Just Cause also provides the stage of gentrification that the policies and practices are most likely to be effective and the key players that would be crucial for the implementation and enforcement of the policies. Finally the policies were divided into the Six Principles for preventing displacement, which are listed and described below. For a full list and descriptions of the policies and practices under each of the principle, see Causa Justa:: Just Cause (2014, p 59-89)

The Six Principles for Preventing Displacement

1: Baseline protection for vulnerable residents. After three waves of gentrification in the Bay Area many minority and low-income residents have been displaced and many remain at risk of eviction, landlords' use of intimidation tactics to drive them out, and the unavailability of new affordable housing. The policies and practices suggested under this principle aim to adopt protective measures to help the area's large low-income, working class, and minority population from displacement.

2: Production and preservation of affordable housing. As landlord and investors attempt to gain a profit from the boom of Tech giants, namely Google and Facebook, in the Bay Area there is less incentive for preserving and invest in affordable housing. Policies and practices suggested under this principle are to encourage and ensure the continued production and renovation of affordable housing that will allow vulnerable residents the opportunity to stay in their community.

3: Stabilization of existing communities. Deteriorated and unstable communities are targeted for gentrification because of their large rent gap that promises a big profit and attracts gentrification-causing investors. Causa Justa:: Just Cause (2014, p. 75) states,

In order to prevent the rapid real estate value increase and displacement that comes with sudden influx of investment in historically disinvested neighborhoods, cities should move toward a balanced development approach that involves ongoing investment in and maintenance of housing, community resources, and infrastructure in all neighborhoods, particularly low and moderate income neighborhoods with history of disinvestment.

Stabilizing existing communities can decrease the rent gap, and allow community members the power to be in charge of their development and resist solely profit driven investment by large investors.

4: Non-market based approaches to housing and community development. As stated in Rose's (2002) discussion of development trends responsible for gentrification, development decisions in gentrifying communities are usually based on increasing local revenue instead of on the needs of the community. This market base approach to development is one of the main causes of displacement of vulnerable residents that are viewed as collateral. However, development that is led by the community will be more focused on not only increasing revenue but on the holistic socioeconomic development of a community.

5: Displacement prevention as a regional priority. Gentrification and displacement are regional issue because gentrification in one community can have ripple effects in surrounding communities (Kennedy and Leonard, 2001). Policies to expand the work of grassroots organizations such as Causa Justa::Just Cause to a regional level will be more beneficial in protecting vulnerable residents against displacement.

6: Planning as a participatory process. Land use planning and development processes are not often as inclusionary of public opinion as they need to be. Preemptive prevention against displacement is often impeded by lack of knowledge and understanding of planning. A participatory process of planning will help planners become better informed about the reality of problems such as displacement especially in making development policy decisions.

These six principles and their policies and practices offer realistic suggestions that can be relevant in preventing displacement in other communities experiencing gentrification.

Analysis of Relevant Policies and Practices at Fountain Square

Since most of the San Francisco and Oakland Bay Area communities are within the early to middle stages of gentrification, majority of the suggested policies and practices are applicable to communities within these stages. The Fountain Square neighborhood, which is in the early stage of gentrification, could benefit from adopting some of these policies and practices. However, since there are some differences in environments and the development of gentrification between the Bay Area communities and the Fountain Square neighborhood it is probable that not all of the suggested policies will be relevant to preventing displacement in Fountain Square. Also there are differences in the sizes of the study areas and levels of analysis that affects the applicability and implementation of these policies and practices. To identify policies and practices that would be most relevant and applicable to preventing displacement in Fountain Square an analysis of all 25 of the recommended policies and practices was conducted. The analysis evaluated the applicability and relevance of policies and practices in Fountain Square by asking the following questions:

1. Does the policy or practice's implementation stage match Fountain Square's gentrification stage?
2. Does the policy or practice address a problem or issue that exists in Fountain Square?
3. Does the policy or practice match with any policies or practices suggested in the Southeast Neighborhood Area Quality of Life Plan?

Policies or Practices that were considered relevant and applicable to the prevention of displacement in Fountain Square answered yes to all three of the questions posed above. The evaluation and analysis of the 25 policies and practices for the Bay Area suggested by Causa Justa: Just Cause (2014) identified 13 most relevant ones for Fountain Square (Table 6). These are discussed below.

Table 6: Evaluation of Relevant Causa Justa::Just Cause Policies and Practices in Fountain Square

| Displacement Prevention Policy and Practice recommendations by Causa Justa::Just Cause | Stage of Applicability | Is the policy applicable to Fountain Square's Gentrification Stage? | Does the policy address an existing problem in Fountain Square? | Does the match with any policies or practices suggested in the QOL Plan or by SEND? |
|--|--|---|---|---|
| 1) Baseline protection for vulnerable residents | | | | |
| Protect vulnerable residents from displacement through eviction ordinances. | Early & always | Yes | No | No |
| Establish strong anti-harassment policies to prevent landlords from coercing tenants into leaving their homes due to negligence intimidation to buy-out offers. | Early & always | Yes | Yes | Yes |
| Implement a comprehensive "right to refusal policy" to maximize opportunities for existing residents to stay in their homes. | Early & always | Yes | No | No |
| Strengthen local relocation policies to ensure that any residents displaced as a result of no-fault eviction, including building closure due to uninhabitable conditions or publicly funded development activity receives just compensation and comprehensive relocation assistance. | Early & always | Yes | Yes | No |
| Implement "reparations and right to return" policies | Early & always | Yes | No | No |
| 2) Stabilization of existing communities | | | | |
| Advance a more proactive approach to code enforcement | Early to Middle stages of gentrification | Yes | No | No |
| Track public investment at the neighborhood level and use this information to improve equity in budgeting decision. | Early & always | Yes | No | No |

| | | | | |
|---|---|-----|-----|-----|
| Create and/or support existing homeowner renter protection programs. | Early to Middle stages of gentrification | Yes | Yes | Yes |
| Create and/or support existing homebuyer assistance programs | Early to Middle stages of gentrification | Yes | Yes | Yes |
| 3) Production and preservation of affordable housing | | | | |
| Implement “No net loss” policy at the city level | Middle to late Stages of gentrification | No | No | No |
| Advance an affordable housing preservation strategy that is tied to preservation goals set at the city level | Early, Middle and late stages of gentrification | Yes | Yes | Yes |
| Implement rent control policies to set maximum annual rent increase and provide clear legal avenues for tenants to dispute rent increases, in order to minimize displacement of low-income tenants. | Middle to late stages of gentrification | No | No | No |
| Establish condominium conservation regulations | Middle to late stages of gentrification | No | No | No |
| Incentivize affordable housing construction through inclusionary zoning policies. | Early, Middle and late stages of gentrification | Yes | Yes | Yes |
| 4) Non-market based approaches to housing and community development | | | | |
| Support the development of Community Land Trusts (CLTs), Limited Equity Housing Co-Ops (LEHC) and other co-operative land and housing arrangements. | Early to Middle stages of gentrification | Yes | No | No |
| Penalize Speculative investment. | Middle to late stages of gentrification | No | No | No |
| 5) Displacement prevention as a regional priority | | | | |
| Create regional funding streams to incentivize displacement prevention efforts. | Early & always | Yes | Yes | Yes |

| | | | | |
|--|----------------|-----|-----|-----|
| Advocate for state and federal policy changes to support local anti-displacement efforts. | Early & always | Yes | Yes | Yes |
| Develop methods for assessing a development or redevelopment project's potential displacement impact and establish associated mitigation fees. | Early & always | Yes | Yes | Yes |
| Create a public accessible regional database and map of neighborhood change. | Early & always | Yes | Yes | No |
| 6) Planning as a participatory process | | | | |
| Incorporate best practices in community and public engagement for both ongoing and project-specific planning. | Early & always | Yes | Yes | Yes |
| Support community-based training for residents to participate in planning and development processes. | Early & always | Yes | Yes | Yes |
| Support the creation of neighborhood-level planning councils. | Early & always | Yes | Yes | Yes |
| Support community organizing and outreach on housing rights and opportunities. | Early & always | Yes | Yes | Yes |
| Require a community health impact analysis that includes an assessment of potential displacement impacts. | Early & always | Yes | Yes | Yes |

Relevant Policies and Practices in Fountain Square

Principle 1: Baseline protection for vulnerable residents

- *Establish strong anti-harassment policies to prevent landlords from coercing tenants into leaving their homes due to negligence, intimidation, or buy-out offers.* Under this policy Causa Justa ::Just Cause suggested the imposition of fines and citations on landlords and developers for using harassment tactics on tenants. In an interview, the Southeast Neighborhood Development (SEND) office manager Bradley Keen (Personal

communication, August 19, 2015) discussed how the organization had been working hard to prevent the elderly homeowner displacement that resulted from developers who used intimidation tactics and buy-out offer. The popular intimidation tactic used by developers in Fountain Square is reporting homes that are in violation of code while fully aware that the owners are financially incapable of fixing the violations, then present a buy-out offers that elderly homeowners believed was their only option. SEND's Homeowner Repair Program has helped funding repairs that have protected residents from falling prey to these tactics. Harassment fines and citations will discourage developers and landlords from harassing tenants and elderly homeowners, placing an additional layer of protection for vulnerable residents. The money collected from these fines can be used for the Homeowner Repair Program, which could be used for repairing other homes in the area.

Principle 2: Stabilization of existing communities

- *Create and/or support existing homeowner and renter protection and homebuyer assistance programs.* There are no specific programs for homeowner and renter protection but homeowner protection exists through the Home Repair Program, and renter protection exist through SEND's affordable rental apartments and homes. The creation of specific programs to protect the community's vulnerable low-income homeowners and renters is necessary especially with the accelerating housing market in Fountain Square. A Homebuyer Assistance Program already exists through SEND to advance the southeast area's core community goal of homeownership. To make the program more effective and to help low-income community member achieve homeownership SEND needs to connect with government homeownership funding

sources and adjust the eligibility criteria for the homeownership program to include low-income residents.

Principle 3: Production and Preservation of affordable housing

- *Advance affordable housing preservation strategies.* One helpful strategy suggested to advance this practice is initiating a clause that protects the affordable status of a property for tenants in cases of property transfer. The loss of affordable residential properties has already begun as gentrification moves through Fountain Square and properties are being bought out, rehabilitated, and rented or sold at higher and less affordable market-rate prices. A clause will help protect the existing affordable housing for Fountain Square's low-income residents.
- *Incentivize affordable housing construction through inclusionary zoning.* As mentioned, the recently constructed Hinge apartments in Fountain Square have market rate one and two bedrooms apartments listed from \$1,200 to \$2,200 and no affordable rental units. Also the soon to be constructed Forte apartments will not offer any affordable rental units. The market rate prices of these apartments are two-times the affordable rental prices. The report suggests that housing policies be based "on actual need and distribution of household income in the neighborhood" (Causa Justa::Just cause). This policy suggests the use of inclusionary zoning which is a zoning ordinance in a county or municipality which requires that a share of new construction be made affordable for low to moderate income individuals (Schwartz, Ecola, Leuschner & Kofner, 2012). This practice has to be initiated at the city level. If mandatory inclusionary zoning existed within Fountain Square, low-income residents and community leaders would rest assured knowing that there is affordable housing provided with each new construction.

Principle 5: Make displacement prevention a regional priority

All the policies suggested under this principal require the creation a coalition of Indianapolis neighborhoods committed to the advancements of regional efforts to redevelop disinvested communities without displacement. Currently the organization Local Initiatives Support Cooperation (LISC) in Indianapolis is the only organization that mildly resembles this type of coalition.

- *Create regional funding streams to incentivize displacement prevention efforts.* A big part of many of the suggested policies and practices is funding. Financial support will help the enforcement and continued implementations of these practices. With the goal of helping Indianapolis neighborhoods redevelop and prosper LISC has leveraged and invested \$458 million in the creation of Quality of Life Plans in Indianapolis neighborhood areas including the Southeast Neighborhood area where Fountain Square is located (LISC, 2016). A funding steam from organizations like LISC will allow a regional displacement organization or even small-localized organizations to study, understand, and advance policies and practices for the prevention of displacement and the creation of equitable communities in Indianapolis neighborhoods.
- *Advocate for state and federal policy changes to support local anti-displacement efforts.* Displacement has begun to affect many Indianapolis neighborhoods since the construction of the Cultural Trail. Advocating for city or even state policies such as mandating Inclusionary Zoning requirement for redeveloping community will require the creation of vocal organizations focused on protecting people from displacement similar to Causa Just.:Just Cause.

- *Develop methods for assessing a development or redevelopment project's potential displacement impact.* The creation of a method to assess a development or a redevelopment project for its potential for displacement would be a proactive way to prevent against displacement. Developers such as Deylen Realty, the developer of the Hinge and Forte apartments in Fountain Square, would be able to assess and provide affordable housing that matches the potential displacement of their projects.
- *Create a public accessible database and map of neighborhood change.* The ability to track neighborhood changes will be very helpful in identifying neighborhoods that are going through gentrification and their stage in the gentrification process. This would be helpful in initiating many of the displacement prevention policies and practices at a regional level. Also, a database highlighting the displacement in Indianapolis neighborhoods could be used to create reports that can be presented to city planning officials for the advancement of policies and ordinances that support equitable development regionally. With this there could be an effort to establish more non-market based approaches to development, as communities will be able to track down and see how other communities are developing without displacement.

Principle 6: Planning as a participatory process

- *Incorporate best practices in community and public engagement for both ongoing and project-specific planning.* The process for the creation of the Southeast Quality of Life Plan involved a great public involvement component that allowed community members in Fountain Square and other southeast neighborhoods an opportunity to be part of the planning process. This component was the visioning summit for the plan, which allowed community members to voice their opinion, express their needs, and envision what they

wanted to see in their community's future. Since the Quality of life Plan visioning summits inspired so much engagement the initiation of annual or biannual Quality of life plan assessments, updates, and revision summits could ensure continued public involvement in the planning process and also to keep the public informed on the projects happening in their community.

- *Support community-based training for residents to participate in planning and development processes.* Knowledge and communication are keys to improving the conditions of issues such as displacement. Training and explaining concepts such as gentrification and displacement will help motivate the public to become more engaged in the development of their community. Training Fountain Square's arts and entrepreneur community member about development processes will allow them to be more attune to noticing other communities' planning processes that could also work in Fountain Square.
- *Support the creation of neighborhood-level planning councils.* A neighborhood planning council can be responsible for conducting a further studying and understanding of the gentrification and displacement in Fountain Square. With this knowledge they can be responsible for creating more specific and focused policies and practices for the prevention of displacement in Fountain Square.
- *Require a community health impact analysis that includes an assessment of potential displacement impacts.* A community health impact assessment will make for a better more informed and equitable planning process. This type of assessment would be very helpful for Fountain Square organization to identify and initiate more focused solutions to the types of development trends that are responsible for displacing its residents.

Conclusion to Analysis of Policies and Practices

Of the 25 policies and practices suggested by Causa Justa::Just Cause 13 are relevant and applicable to the Fountain Square neighborhood. Under the principle for the baseline protection of vulnerable residents the policy to establishing strong anti-harassment policies resonates in Fountain Square where elderly residents are often faced with developer ploys used in an attempt to buy them out. Establishment of fines and citations could add an extra layer of protections for residents targeted by developers for displacement. As stated in the case study, Fountain Square is experiencing the construction of new apartment buildings with units at market rate prices that are unaffordable for a large portion of the neighborhood. The principle to produce and preserve affordable housing and its policies and practices ensures the continued production and renovation of affordable housing that will allow vulnerable residents the opportunity to stay in their community. Inclusionary zoning requires that all new developments include affordable housing units. Adoption of this ordinance in Fountain Square will ensure that new constructions provide some affordable housing units for the neighborhood's low-income residents.

Preemptive prevention against displacement is often impeded by lack of knowledge and understanding of planning processes. One proactive measure that can be taken to prevent against displacement is the creation of a method to assess development or redevelopment projects' potential for displacement. Also, planning professionals can train and explain planning processes and concepts such as gentrification and displacement to help motivate the public to become more engaged in the development of their community. The practices and policies suggested here would be very helpful in preventing displacement in Fountain Square; however, continuous revisions and changes are necessary to creating policies and practices that are specifically tailored to addressing displacement in Fountain Square.

Final Conclusion

This project investigated gentrification and displacement in the Fountain Square neighborhood of Indianapolis, based on knowledge acquired through a review of literature on the subjects, analyses of Fountain Square's demographic and housing data, and an evaluation and analysis of displacement prevention policies and practices that can be applied to Fountain Square. The literature review found that Glass (1964) originally coined the term gentrification to define the development of middle class neighborhoods in the UK through the displacement of the working class out of their neighborhoods. Since it was coined, the phenomenon and the definition of gentrification have changed. Its current definition is the economic transformation of low-income disinvested communities into middle and high-income communities resulting in the displacement of low-income residents (Lees, Slater, and Wyly, 2010). Classic gentrification in America began in the 1970s when people belonging to the middle class began returning, redeveloping and reinvesting in disinvested low-income urban neighborhoods that had resulted from suburbanization.

Gentrification is more than a housing development issue, it is also a social and economic one (Smith and LeFaivre, 1984) the explanations for which are: demographic-ecological, sociocultural, community networks, and political-economic. The demographic-ecological explanation states that gentrification resulted from demographic changes such as the coming of age of the baby boomer generation, which placed a tremendous demand on the housing market and prompted the return of investment and the redevelopment in urban neighborhoods to accommodate them. The sociocultural explanation holds that changes in laws and policies such as desegregation caused changes in the middle class values, opinions, and view of urban areas, resulting in their return to gentrify urban neighborhoods. The community networks explanation

highlights the success by first gentrifiers to create communities of people with similar values attracting more middle class people to return to urban neighborhoods.

The political-economic explanation of gentrification is two sided. One side is the traditional economic explanation which holds that gentrification resulted from middle class consumers' high demand on the housing market that developers met by recycling inner city urban neighborhoods with the support of the economically and politically powerful (Ley, 1986). The other side of the explanation is the Marxist economic explanation, which holds that gentrification resulted from economically and politically powerful interest groups' allowances of urban neighborhoods' devalorization resulting in a rent gap that yields a higher profit when capital is later reinvested in disinvested neighborhoods. This return of capital investment in disinvested urban neighborhoods often results in the displacement of these communities' low-income residents.

Using the understanding gained from the literature review, I tested Fountain Square for gentrification and displacement. The case study was an analysis of the neighborhood's historic development and current status, specifically its demographics, social, and housing market changes. Similar to many neighborhoods in America, Fountain Square too had begun to decline when suburbanization took effect. The neighborhood's devalorization cycle so commenced and was worsened in the late 1960s and early 1970s when a portion of the neighborhood was destroyed to make way for the construction of the Indianapolis I-65/70 inner city loop. The decline, devastation and disinvestment that resulted from these changes marked the beginning of Fountain Square's rent-gap period.

Soon after the construction of the highway in the late 1970s and early 1980 efforts were made by the community's members to redevelop and revitalize Fountain Square through the

formation of community development organizations such as the Southeast Neighborhood Development (SEND), Fountain Square Merchants Association, and the Southeast Multi-Service Center (SESC). Over the years these organizations have made countless efforts to redevelop Fountain Square through the creation of social, economic and housing programs to revitalize the community and its members. Continued efforts by these organizations to redevelop Fountain Square and other southeast area neighborhoods resulted in the creation of the Southeast Neighborhood Quality of Life (QOL) Plan in 2008. The QOL Plan presented seven community goals and action steps for revitalizing southeast neighborhoods. Many of these organizations' efforts brought some redevelopment but they did not bring the full community-wide revitalization and reinvestment that the organizations and the community desired.

There were also efforts by governmental organizations to redevelop Fountain Square. In 1983 the Historic Preservation Commission helped place the Fountain Square's commercial district on the National Register of Historic Places, which made the neighborhood eligible for historic preservation funds to rehabilitate historic buildings. In 1999 the Cultural Development Commissioner designated Fountain Square, Massachusetts Avenue, the Canal & White River State Park, Indiana Avenue, the Wholesale District, and Broad Ripple as Indianapolis's cultural districts because of their historic significance to the development of Indianapolis. The Cultural Development Commissioner then began a long-term plan to bring reinvestment to these cultural districts thorough the creation of a trail to connect them, the Indianapolis Cultural Trail. The Cultural Trail was made possible by the Indianapolis City Government's allowance for the use of the city's right of ways for the construction of the trail. The construction of the trail initiated gentrification and displacement in many of the cultural districts, but gentrification in Fountain Square did not begin until its completion in 2013. With a median household income of \$26,511,

which is less than half the nation's median income and with approximately 40% of the area population at or below the poverty line, Fountain Square was susceptible to gentrification. Another demographic that contributes to its susceptibility is that 64% of the community has an education attainment level of some college or below, which qualifies them for lower wage service and blue-collar occupations.

Since the completion of the trail housing and commercial property values have exponentially risen indicating gentrification. In 2015 commercial properties along Fountain Square's major streets, Virginia Avenue, Shelby Street, and Prospect Avenue had doubled or even tripled their 2014 assessed values (Olson, 2015). Similarly, in January of 2016 the listed prices of Fountain Square residential properties averaged at a 2.85 rate of appreciation above their 2015 assessed values. Displacement has already started happening in commercial properties and is eminent in residential properties as rental prices in the neighborhood rise. Newly constructed one to two bedroom apartments in the area have rental prices of \$1200 - \$2200, which are double the current rental prices in the area for the same number of bedrooms. Additionally, none of the newly constructed or soon to be constructed rental apartments offer any units at affordable rental prices. Also supporting the fact that Fountain Square is experiencing gentrification was the gentrification classification analysis done using Lisa Bates' (2013) classification method. The analysis found that Fountain Square is at the early stages of gentrification where there have been some housing market changes, but the neighborhood has not yet experience demographic changes.

In light of the eminent displacement in Fountain Square the project also sort to investigate the possibility of redevelopment without displacement and ways in which this can be accomplished. Through a review of literature it was discovered that there exist a number of

organizations national and grassroots that are committed to creating ways to redevelop disinvested communities without the displacement of low-income residents. PolicyLink, a national research and action organization have created a toolkit with policy and practice suggestion for equitable development, which is a development model that allows the type of revitalization that does not result in the displacement of low income communities.

A more grassroots organization Causa Justa::Just Cause (2014) created 25 displacement prevention policies and practices that can be implemented for the prevention of displacement in their San Francisco and Oakland Bay Area communities and in other communities in the nation. To find out which out the 25 policies and practices suggested by Causa Justa::Just Cause would be relevant and applicable to the possible prevention of displacement in Fountain Square a relevance and applicability evaluation and analysis was conducted. It was discovered from this analysis that only the following 13 policies and practices were relevant and applicable to the prevention of displacement in Fountain Square.

- Establish strong anti-harassment policies to prevent landlords from coercing tenants into leaving their homes due to negligence, intimidation, or buy-out offers.
- Create and/or support existing homebuyer assistance programs.
- Create and/or support existing homeowner and renter protection programs.
- Advance affordable housing preservation strategies
- Incentivize affordable housing construction through inclusionary zoning
- Create regional funding streams to incentivize displacement prevention efforts.
- Advocate for state and federal policy changes to support local anti-displacement efforts.
- Develop methods for assessing a development or redevelopment project's potential displacement impact.

- Create a public accessible database and map of neighborhood change.
- Incorporate best practices in community and public engagement for both ongoing and project-specific planning.
- Support community-based training for residents to participate in planning and development processes.
- Support the creation of neighborhood-level planning councils.
- Require a community health impact analysis that includes an assessment of potential displacement impacts.

It was also found that some of the policies suggested above can be implemented at the local neighborhood level, however many require regional and city government involvement and efforts to achieve redevelopment without displacement in the Fountain Square neighborhood of Indianapolis.

Gentrification, and displacement are not straightforward concepts they do not happen in the same way in every community. Therefore disinvested communities that are susceptible to or are already experiencing gentrification need to research and select specific policies, practices and strategies that are more attuned to addressing the specific gentrification and displacement in their community. There is no one right way to redevelop without displacement; instead there are a variety of tools in the form of strategies, policies, and practices that exist to help communities in this goal.

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